Digital Cooperation Organization

BANGLADESH

Digital Trade Acceleration Initiative

Country Report

Disclaimer

The following legal disclaimer (“Disclaimer”) applies to this document (“Document”) and by accessing or using the Document, you (“User” or “Reader”) acknowledge and agree to be bound by this Disclaimer. If you do not agree to this Disclaimer, please refrain from using the Document.

This Document is prepared by the Digital Cooperation Organization (DCO). While reasonable efforts have been made to ensure accuracy and relevance of the information provided, DCO makes no representation or warranties of any kind, express or implied, about the completeness, accuracy, reliability, suitability or availability of the information contained in this Document.

This Document and any map included herein are without prejudice to the status of or sovereignty over any territory, to the delimitation of international frontiers and boundaries and to the name of any territory, city or area.

Additionally, every effort was made to collect comprehensive data for this Document, which was shared with each of the DCO Member States and, through them, with relevant government agencies. The data collected was current as of September 2024, and there may have been developments or updates since that time. DCO does not undertake any responsibility for such subsequent developments or the use of data that may no longer be current.

The information provided in this Document is intended for general informational purposes only and should not be considered as professional advice. DCO disclaims any liability for any actions taken or not taken based on the information provided in this Document.

DCO reserves the right to update, modify or remove content from this Document without prior notice. The publication of this Document does not create a consultant-client relationship between DCO and the User.
The use of this Document is solely at the User’s own risk. Under no circumstances shall DCO be liable for any loss, damage, including but not limited to, direct or indirect or consequential loss or damage, or any loss whatsoever arising from the use of this Document.

Unless expressly stated otherwise, the findings, interpretations and conclusions expressed in this Document do not necessarily represent the views of the Digital Cooperation Organization. The User shall not reproduce any content of this Document without obtaining DCO’s consent or shall provide a reference to DCO’s information in all cases. By accessing and using this Document, the Reader acknowledges and agrees to the terms of this Disclaimer, which is subject to change without notice, and any updates will be effective upon posting.

How to Read This Report

This comprehensive report is structured to guide readers to the information that interests them most. Three sections illuminate the regulatory assessment from different perspectives:

Section A is the core of this report. It assesses the domestic regulatory environment across twelve policy areas, with three subsections for each.

1. Our guiding questions analyse how each policy area interacts with digital trade.
2. Our summaries condense the regulatory environment through brief descriptions of the main legal frameworks and oversight authorities.
3. Our source lists provide a repository of official sources to facilitate further analysis.

Section B provides a factsheet that describes the local digital economy across four key dimensions: size and activities, digital infrastructure and connectivity, digital skills, and digital government.

Section C outlines international commitments and references the international fora in which it engages on digital issues.

Table of Contents

Executive Summary

The purpose of this report is to provide a detailed description of the regulatory environment affecting businesses and consumers engaging in digital trade. We illuminate the regulatory environment from three perspectives:

01 A comprehensive regulatory assessment explains the regulatory environment across twelve policy areas.

02 A factsheet describes the local digital economy across four dimensions: size and activities, digital infrastructure and connectivity, digital skills, and digital government.

03 An overview of existing international commitments characterises efforts to accelerate digital trade.

The regulatory assessment is the main contribution of this report and provides the following findings:

Data Protection:
The data protection law requires consent for data processing, foreseeing exceptions. The law establishes data subject rights to information, access, rectification, deletion, and data portability. Data processors are required to appoint data protection officers and register with the government.

Cross-Border Data Transfers:
Data transfers are allowed with data subject consent. The government can issue a whitelist of countries to which data transfers are allowed without other safeguards. Sensitive data, user-generated data, and classified data can be transferred only for specific reasons and when upholding further conditions. Banking records can only be transferred with approval from the central bank.

Location of computing facilities:
Sensitive data, user-generated data, and classified data is generally to be stored in Bangladesh, although exceptions are available. Sectoral localisation mandates apply, including for government data.

Online Consumer Protection:
Online consumers are protected by the general consumer protection framework, which prohibits practices, including making misrepresentations. The sending of unsolicited messages (spam) without permission from the recipient is prohibited.

Electronic Transactions:
The electronic transactions framework recognises the validity of electronic transactions. It distinguishes between digital signatures and secure digital signatures, to be used for sensitive documents. The government enables electronic authentication by certifying issuers.

Trade Facilitation with Digital Means:
The government provides trade administration documents for imports in electronic form and enables electronic submission. The government is pursuing a National Single Window Project and uses the ASYCUDA World system as its integrated customs management system.

Cybersecurity:

Several cyber offences are prohibited. Cybersecurity obligations are tiered, including for critical information infrastructure and high-risk data processing. Incident notification is required for data breaches and for security incidents.

Artificial Intelligence:

There is currently no specific regulatory framework on the governance of AI. The National Strategy for Robotics and the currently deliberated National Strategy for AI and National ICT Policy 2018 reference AI without setting specific guardrails.

Source Code:

The copyright law protects computer programs as “literary works", granting authors exclusive rights to reproduce and modify such programs. Exceptions include “fair use", such as educational purposes. Bangladesh does not mandate source code sharing.

Digital Economy Taxation and Customs Duties:

Bangladesh does not impose customs duties on digital services or digital products but subjects them to value-added tax. E-commerce imports are subject to value-added tax and customs duties. Bangladesh does not levy specific direct taxes on providers of digital services or digital products. E-commerce imports are subject to both customs duties and sales tax.

Electronic Payments:

Electronic payments are governed by several laws regulating payments in general and specific regulations on mobile financial services. Know-your-customer, anti-money-laundering, and counter-terrorism-financing rules apply to mobile financial services. Approval from the central bank is required to provide mobile financial services.

SMEs and Digital Inclusion:

Several initiatives support SMEs and disadvantaged groups in accessing digital trade opportunities. These measures include policy frameworks, digital platforms, training programmes, and financial assistance schemes.

01 Domestic Regulatory Environment Assessment

Domestic Regulatory Environment Assessment

For thriving digital trade among the members of the Digital Cooperation Organization, their regulatory environment should be comprehensive and adaptive. Absence of fundamental regulatory building blocs, regulatory divergence, or explicit barriers can hinder the DCO MS's digital trade reaching its potential.

This section assesses the regulatory environment across twelve policy areas on three layers. First, we answer guiding questions to analyse each policy area's impact on digital trade. Second, we summarise the regulatory environment through brief descriptions of the main legal frameworks and oversight authorities. Third, we provide a repository of official sources to facilitate further analysis.

We conduct this assessment for the following policy areas:

01 DaTta Protection
02 Cross-Border Data Transfers
03 Location of Computing Facilities
04 Online Consumer Protection
05 Electronic Transactions
06 Trade Facilitation with Digital Means
07 Cybersecurity
08 Artificial Intelligence
09 Source Code
10 Digital Economy Taxation and Customs Duties
11 Electronic Payments
12 SMEs and Digital Inclusion

Data Protection

The purpose of this section is to comprehensively characterise the conditions for domestic data collection and processing. Alignment with international best practices in data protection is important for fostering trust whilst facilitating market access. Deviation from these practices could potentially impact digital trade. If the data protection requirements within the member state are too low, that diminishes trust. If data protection requirements are too high, that may delay market entry from international service providers.

Guiding Questions

We analyse whether user consent is required for the processing of personal data. We then delineate the rights of data subjects and obligations for those processing data, specifically on local representation and registration. Finally, we identify the authority responsible for overseeing and enforcing data protection regulations.

Bangladesh's data protection law requires consent for data collection and processing, foreseeing exceptions such as compliance with legal obligations, protection of vital interests, and performance of contracts. The law further establishes data subject rights to information, access, rectification, deletion, and data portability. Data processors are required to appoint data protection officers and register with the government. Until the Bangladesh Data Protection Agency is established, the Department of Information and Communication Technology under the Ministry of Posts, Telecommunications and Information Technology is in charge of oversight.

Summary

- The Data Protection Act, aims to protect personal data by creating clear criteria for its collection, processing and storage. It obligates data controllers and processors to implement measures relating to data security, data retention, data access, data deletion and data storage. It also requires them to conduct data protection impact assessments regularly and to incorporate data protection by design into their systems. Data subjects are granted rights to information, access, rectification, deletion, and data portability. Additionally, the Act contains provisions which specifically outline the consent requirements for the processing of personal data.

- In addition, the Information Communication Technology Act regulates ICT services. It addresses data protection by mandating the secure handling and processing of digital data, specifically with regards to security measures to protect personal and sensitive information. This Act also outlines the data subject's right to information while also stressing the importance of authentication consent, specifically through the use of electronic signatures.

- The Department of Information and Communication Technology oversees data protection. This is a ministerial Division of the Ministry of Posts, Telecommunications and Information Technology of the Government of Bangladesh. Their role is to develop and implement policies and regulations pertaining to data protection. Furthermore, the Data Protection Act established the Bangladesh Data Protection Agency, tasking it to oversee data protection practices in the country, handle individual complaints and issue guidelines. By mandating the appointment of data protection officers, Bangladesh is able to ensure the daily operations of data protection are being carried out. However, as of mid-2023, there have been no official updates as to the agency's formation.

- The Bangladesh Telecommunication Regulatory Commission regulates telecommunications companies in Bangladesh and issues licences for providing mobile phone services. These licences ensure confidentiality of consumer information and aim to limit unauthorised disclosures.

- Bangladesh's National Information and Communication Technology (ICT) Policy aims to achieve various national developmental goals by 2021- 2041 through the multipurpose use of ICT. The policy emphasises the significance of data processing, transmissions and communication using telecommunication techniques to ensure that personal data is processed securely and effectively. It also proposes that both public and private sectors collaborate to ensure transparency and efficient delivery of public services and is crucial to the country's 'Digital Vision' strategy which aims to harness digital technologies for national development and to foster an environment that is conducive to digital trade.

SOURCES

Primary Legislation
- Data Protection Act 2023
- Information Communication Technology Act 2006
- Information and Communication Technology - ICT (Amendment) Act 2013

Guidelines
- Bangladesh Telecommunication Regulatory Commission: National Information and Communication Technology (ICT) Policy

Oversight Authorities
- Bangladesh Telecommunication Regulatory Commission
- Department of Information and Communication Technology
- Bangladesh Data Protection Agency [no website available]
- working]
- Khyber Pakhtunkhwa Information Commission
- Punjab Information Commission [source not working]

Cross-Border Data Transfers

The purpose of this section is to analyse the conditions for the cross-border transfer of personal information. On the one hand, data flows are the bloodline of the digital economy. On the other hand, data flows are a controversial subject in geopolitical discussions, as governments worry that transferring data across borders may jeopardise its protection. How a government regulates data transfers reveals the balancing act between free data flows and protection of data abroad.

Guiding Questions

We differentiate whether the framework treats cross-border transfers differently from in-country transfers. We then analyse the specific conditions for cross-border transfers, ranging from data subject consent, to governmental adequacy decisions, to certification and contractual mechanisms. Finally, we delineate conditions for specific types of cross-border transfers and distil public policy objectives invoked by the government, where explicitly stated.

Bangladesh's data protection law specifically regulates cross-border transfers, establishing conditions for the transfer of sensitive data, user-generated data, and classified data. Such data can be transferred for inter-state commerce, international relations, or other reasons specified by the government. Transfers must uphold general data protection principles and specific conditions to be specified by regulation. In addition, sectoral regulators are empowered to issue sectoral rules on data transfers. Furthermore, the law specifies that the government can issue a whitelist of countries to which data transfers are allowed without other safeguards. Finally, the law states that cross-border transfers are allowed with consent. For banking business records and documents, transfers are only allowed with approval from the central bank.

Summary

- The Data Protection Act imposes specific conditions for data transfers. It mandates that "sensitive", "user-generated", and "classified" data must be stored within Bangladesh. Exceptions are foreseen for transfers that are related to inter-state commerce, international relations or other government-specified purposes. In addition, any data (including sensitive and user-generated data) may be transferred with the data holder's consent, in line with legal procedures. Finally, the government may designate certain open data that can be transferred internationally without approval.

- Transfers must adhere to general data protection principles and specific conditions to be specified by regulation. Sectoral regulators, including the central bank, the Bangladesh Telecommunication Regulatory Commission, and the National Board of Revenue, are empowered to issue sectoral rules on data transfers. To date, no regulations, sectoral rules or whitelist were issued under the Act.

- Finally, the ICT Act emphasises the need for compliance with data security regulations for cross-border transfers and asserts jurisdiction over offences committed outside Bangladesh that affect national interests, inclusive of those offences involving cross-border transfers.

- The Banking Company Act prohibits banking companies from removing any business records or documents from its offices or branches to a location outside Bangladesh without prior written permission from the Bangladesh Bank.

SOURCES

Primary Legislation

- Data Protection Act 2023
- Information Communication Technology Act 2006

Location of Computing Facilities

The purpose of this section is to crystallise instances in which data must be stored in local computing facilities. Data localisation mandates require foreign providers to invest in or rent local infrastructure. This can create a significant barrier to digital trade due to burdensome procedural requirements or costs. Such requirements are thus subject to international scrutiny regarding their justification and scope.

Guiding Questions

We analyse whether the framework generally requires data to be stored in the national territory. We then analyse whether data localisation requirements apply to specific data types, such as infrastructure or health data. For each identified localisation requirement, we distil the public policy objective invoked by the government, if it is explicitly stated.

Bangladesh does not mandate localisation for all data but demands that sensitive data, user-generated data, and classified data are stored in Bangladesh. Certain exceptions to this localisation mandate are available (see section on data transfers). In addition, sectoral localisation mandates apply, including for government data and banking records. Localisation is motivated by security and data protection.

Summary

- Bangladesh does not generally mandate data localisation but demands local storage for specific types of data. The Data Protection Act mandates that “sensitive”, “user-generated", and “classified” data should be stored within Bangladesh, albeit with exceptions (see section on Cross-Border Data Transfers). The objective is to protect data whilst allowing for controlled transfers for international commerce.

SOURCES

Primary Legislation

- Data Protection Act 2023
- The Public Procurement Act 2006
- Banking Company Act 1991

Guidelines

- Ministry of Posts, Telecommunications, and Information Technology: e-Government Master Plan for Digital Bangladesh 2020
- National Data Center (NDC): NDC Draft Cloud Computing Policy 2023

Online Consumer Protection

This section provides a detailed overview of the approach to protecting online consumers. A well-regulated online consumer protection framework is crucial for fostering trust and confidence in online transactions. In the context of international trade, the implementation of strong online consumer protection regulations enables secure cross-border transactions and promotes the expansion of e-commerce.

Guiding Questions

We contour whether the online consumer protection framework is specific to online consumption or applies general rules thereto. We then delineate the practices that are considered violations of consumer protection and distil any special obligations for e-commerce platforms. We further analyse the regulatory approach regarding spam. Finally, we explain which authority oversees online consumer protection.

Online consumers are protected by the general consumer protection framework, mainly the Consumers' Rights Protection Act. The Act prohibits certain practices, including making misrepresentations to consumers and failing to deliver promised goods or services. E-commerce platforms must use the Bangladesh Standard Mark properly and comply during investigations. The ICT Act criminalises the sending of spam without permission from the recipient. Oversight is divided between the National Consumers' Right Protection Council, the Telecommunication Regulatory Commission, and the Standards and Testing Institution.

Summary

- The Consumers' Right Protection Act safeguards consumer rights and provides mechanisms for complaint handling and resolutions. The Act prohibits certain practices, including making misrepresentations to consumers and failing to deliver promised goods or services, and creates institutions to enforce violations. The Bangladesh Standards and Testing Institution Act prohibits the use of the "Standard Mark" without obtaining a licence. The Act states that e-commerce platforms must comply with Bangladeshi standards, laid out in a series of separate regulations by the Institution, that pertain to product weights, measures, quality and safety.

- The Information Communication (ICT) Act penalises the sending of spam or unsolicited messages without the permission of the subscriber for the purposes of advertising any goods or services. Furthermore, the Bangladesh Telecommunication Act regulates telecommunications providers, including licensing requirements to ensure quality of service and prevent disinformation. The Regulatory and Licensing Guidelines for Cellular Mobile Services in Bangladesh prevents the discrimination of customers in the telecommunications sector. It also mandates that licensees maintain detailed records for accountability and ensure subscriber confidentiality.

- The Securities and Exchange Rules protect consumers by preventing front-running in digital trading and requiring exchanges to be recorded accurately, whether in a physical or online database.

- The Directorate of National Consumer Rights Protection, operating under the Ministry of Commerce in Bangladesh, oversees consumer protection. It ensures compliance with consumer protection laws, investigates consumer complaints, and acts on violations of consumer interest. Other relevant authorities include:
  - The Bangladesh Telecommunication Regulatory Commission, which upholds standards in the telecommunication sector by ensuring service quality and safeguarding user's rights through the implementation of relevant policies.
  - The Bangladesh Standards and Testing Institution, which sets national standards for the quality and safety of goods and services and investigates compliance of these standards.

SOURCES

Primary Legislation

- Constitution of the Republic of Rwanda
- Law No. 58/2021 Relating to the Protection of Personal Data and Privacy 2021 [third party source]
- Law No. 24/2016 Governing Information and Communication Technologies
- Law No. 61/2021 Governing the Payment System [third party source]

Secondary Legislation

- Regulation Relating to Credit Reporting System (Regulation 27 of 2019)
- Rwanda Utilities Regulatory Authority: Regulation on Promotion by Telecommunication Operators Regulation (1-R-CAMCA of 2021)

Guidelines

- ICT Hub Strategy 2024
- ICT Sector Strategic Plan 2018-2024
- National Digital Inclusion Strategy 2022
- Guidelines for Quality Assessment of Administrative Data 2018
- Fintech Strategy 2022–2027

Registration Guide for Data Controllers and Data Processors 2023

- Data Protection and Privacy Office: Frequently Asked Questions by Institutions
- Data Protection and Privacy Office: Frequently Asked Questions by Individuals

Oversight Authorities

- Ministry of ICT and Innovation
- National Cyber Security Authority (NCSA)
- Rwanda Utilities Regulatory Authority (RURA)
- Rwanda Information Society Authority (RISA)
- National Bank of Rwanda (BNR)

International Frameworks

- Convention on the Cyber Security and Personal Data Protection (Malabo Convention) [other government source]

Electronic Transactions

The purpose of this section is to identify whether there are any regulatory hurdles to electronic transactions compared to paper-based or face-to-face transactions of equivalent substance. A transaction contains different aspects such as the validity of the contract, signature, and authentication.

Guiding Questions

We focus on whether the electronic transactions framework is binding and whether it recognises electronic transactions as equivalent to paper-based transactions. We then differentiate the various types of electronic signatures in the framework. Finally, we distil whether electronic authentication is permitted and whether the government provides such authentication.

The electronic transactions framework comprises several laws, primarily the ICT Act, and recognises the validity of electronic transactions. The framework distinguishes between digital signatures and secure digital signatures, to be used for sensitive documents. The government enables electronic authentication by certifying issuers.

Summary

The Information and Communication Technology (ICT) Act provides legal recognition to electronic records and digital signatures, enabling their use in electronic transactions and contracts. The Act establishes the framework for the regulation of electronic signatures and appoints the Controller of Certifying Authorities (CCA) to oversee the issuance of digital certificates and the authentication of digital signatures. Other pertinent Acts touch upon electronic transactions:

- The Evidence Act confirms that in proceedings involving secure digital records, the court presumes that they have not been altered and that secure digital signatures are intended by the subscriber to approve the record, unless proven otherwise.
- The Money Laundering Prevention Act outlines regulations to monitor electronic transactions, and recognises electronic documents as financial instruments.
- The Digital Security Act equates electronic transactions to paper-based ones.

Digital signatures in Bangladesh can be classified into two broad categories: digital signatures and secure digital signatures. While a digital signature is a digital identifier linked to a signatory and data, a secure digital signature adds a layer of authentication, ensuring that it is the sole property of the signatory; is identifiable under their exclusive control, and is invalidated by any alterations to the associated electronic record.

The Information Technology (Certifying Authorities) Rules set out guidelines which certifying authorities must follow before issuing digital certificates and verifying the identity of users to ensure the security of electronic transactions. The Digital Security Rules identify electronic transactions in the same way they do paper-based ones, foreign-issued signatures for cross-border transactions, and permit secure identification and verification processes.

Lastly, the Bangladesh Payment and Settlement System Regulations regulate payments and settlement systems, recognising electronic cheque images in the same way as paper-based cheques and implying governmental involvement in the authentication process i.e. via the Bangladesh Bank's oversight.

The National ICT Policy 2009 set the foundations for electronic transactions by promoting the use of digital services and ICT for economic growth. The National ICT Policy 2015 updated that policy to focus on improving ICT infrastructures and facilitating secure electronic transactions. The National ICT Policy 2018, which is currently under deliberation, proposes to enhance digital security and advancements to electronic transactions as part of Bangladesh's digital transformation strategy.

SOURCES

Primary Legislation

- Information and Communication Technology (ICT) Act 2006
- Digital Security Act 2018
- Evidence Act 1872 (Act No 20 of 2022)
- Money Laundering Prevention Act 2012

Secondary Legislation

- Bangladesh Bank: Bangladesh Payment and Settlement System Regulations 2014
- Ministry of Posts, Telecommunications, and Information Technology of Bangladesh: Information Technology (Certifying Authorities) Rules 2010
- State Bank of Pakistan: Regulations for the Security of Internet Banking

Guidelines

- Ministry of Posts, Telecommunications, and Information Technology: National ICT Policy 2009 [source not working]
- Ministry of Posts, Telecommunications, and Information Technology: National ICT Policy 2015 [source not working]
- Ministry of Posts, Telecommunications, and Information Technology: National ICT Policy 2018 (DRAFT) [source not working

Trade Facilitation with Digital Means

This section analyses how well the domestic regulatory environment is set up to welcome goods and services trade made possible through digital tools. This includes the use of electronic trade documentation, as well as measures designed to support "trade in parcels" and streamline cross-border transactions in the digital economy.

Guiding Questions

We analyse whether trade administration documents for imports are available and can be submitted in electronic form. We then focus on single windows, enabling persons to submit documentation for import, export, or transit through a single entry point to authorities. Specifically, we outline whether a single window system is operational for trade documentation and whether this system supports international data or document exchange. Finally, we highlight expedited or simplified customs procedures for low-value shipments.

The government provides trade administration documents for imports in electronic form and enables electronic submission. The government is pursuing a National Single Window Project, enabling traders to submit all import, export and transit information via a single electronic gateway. Bangladesh further uses the ASYCUDA World system as its integrated customs management system. Finally, simplified customs procedures apply to shipments valued below BDT 1000.

Summary

The Information Communication Technology (ICT) Act forms the foundation of paperless trade in Bangladesh, providing legal recognition for electronic records and signatures, thus enabling the submission of electronic trade documents. Trade administration documents for imports can be submitted electronically, including electronic forms for bills of entry and export. Expedited customs procedures apply for shipments valued below BDT 1000.

The Ministry of Commerce has issued policies such as the Export Policy 2018-2021. It commits to modernising trade processes to allow for easier access and submission of documents, emphasises the establishment of the National Single Window system for streamlined procedures, and suggests an intention to align with international standards for document exchange.

The Federal Board of Revenue (FBR), operating under the Ministry of Finance, oversees paperless trade by creating and implementing legislation. The Pakistan Single Window Authority, operating under the FBR, also focuses on paperless trade by providing an automated trade processing platform, integrating regulatory frameworks into trade systems, and imposing penalties for non-compliance.

In 2014, the National Board of Revenue proposed the National Single Window Project to modernise and streamline the country's trade processes. As of late 2023, the project is in its first phase of implementation. The project aims to simplify trade documentation and customs clearance by allowing traders to submit necessary documents through a single digital platform. Since 2011, Bangladesh has been using the ASYCUDA World System for customs management, aiming to optimise and facilitate international trade by managing the entire customs process electronically.

1 The information on de minimis thresholds was retrieved from the Global Express Association.

SOURCES

Primary Legislation

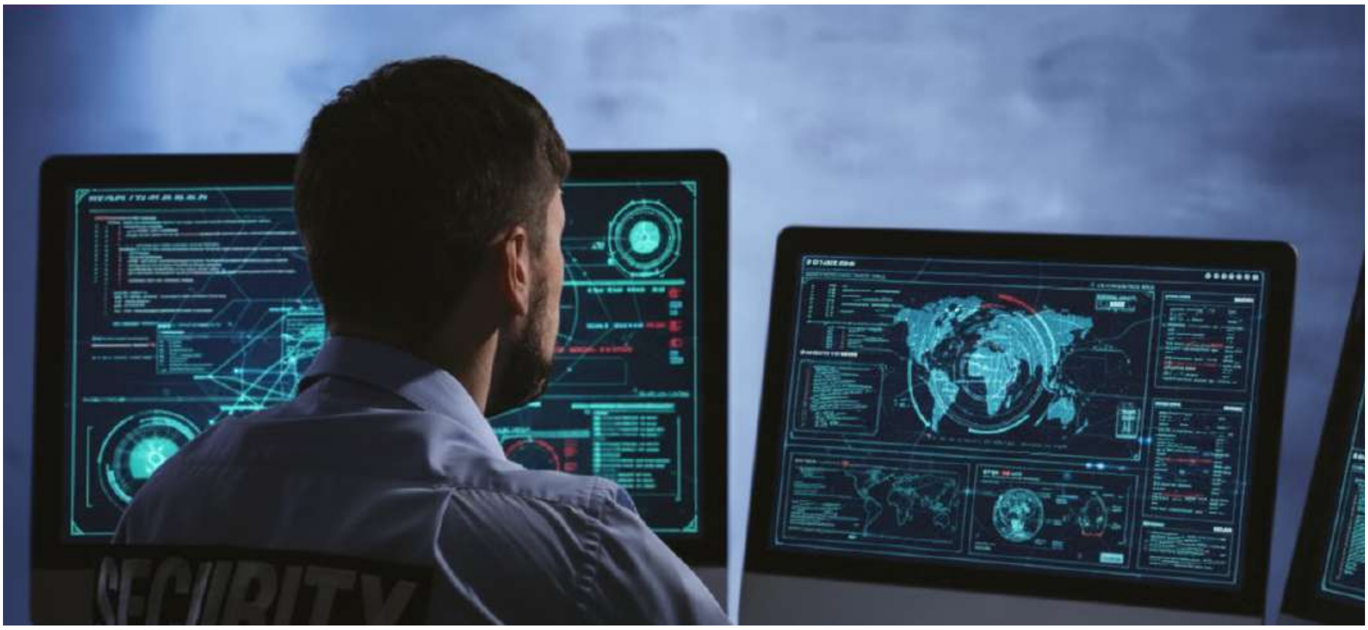
- Information Communication Technology Act 2006
- The Customs Act 1969 [original version - source not working for newest amendment]

Secondary Legislation

- Ministry of Commerce: The Export Policy 2018-2021

Guidelines

- The Ministry of Commerce: Trade Portal
- National Board of Revenue: National Single Window Project
- National Board of Revenue: ASYCUDA World
- GEA - Global Express Association [third party source]



Cybersecurity

This section aims to assess whether the cybersecurity requirements of the member state broadly align with international best practices. While cybersecurity is a critical component of digital policy, its relevance to digital trade is limited. Cybersecurity primarily concerns national defence, critical infrastructure, cybercrime prevention, and system integrity. However, alignment with international cybersecurity standards is essential for creating a secure environment conducive to digital trade. Insufficient cybersecurity standards can undermine trust, while overly stringent requirements may hinder market entry for international service providers.

Guiding Questions

We outline whether there is a regulatory framework regarding cybersecurity. We explain whether this framework is risk-based, creating tiered obligations depending on the extent of cybersecurity risk. We then analyse whether and to whom incident notification is required. Finally, we explain which authority oversees cybersecurity.

The regulatory framework for cybersecurity comprises laws on cybersecurity, data protection, and digital security. The framework prohibits several cyber offences and creates obligations, including tiered obligations for critical information infrastructure and high-risk data processing. Notification is required for data breaches, to the "Director General", and for security incidents, to the National Computer Emergency Response Team. Oversight is divided between the National Cyber Security Agency and the National Cyber Incident Response Team.

Summary

- The Cybersecurity Act is the primary law for cybersecurity in Bangladesh. It establishes protocols for emergency response and enhances the National Cybersecurity Council's advisory role. The Digital Security Act addresses digital offences and supports cyberattack investigations. The Information Communication Act outlines a framework for cybersecurity, focusing on critical information infrastructure and emergency response mechanisms. The 2019 amendment, which is under deliberation, establishes a citizen service database and licensed verification authority to ensure data is protected against cyberthreats. Finally, the Data Protection Act mandates robust cybersecurity measures for personal data protection, and specifies tiered data processing (for example high-risk"). In the event of a data breach, the "Director General" must be notified.

- The National Cyber Security Agency implements cybersecurity measures and responds to incidents. Additionally, the National Cyber Incident Response Team, under the Ministry of Posts, Telecommunications, and Information Technology (MOPTIT), supports cybersecurity through policy development and incident management. The National Digital Cyber Security Council, to be established under the MOPTIT, is tasked with providing strategic oversight and issuing guidelines. No official, public online sources have yet specified the Council's formation.

- The Digital Security Regulations emphasise robust cybersecurity practices e.g. prevention of unauthorised access, encryption methods and regular monitoring to prevent cyberattacks. Furthermore, the Digital Security Agency Rules, which are still under deliberation, develop cybersecurity mechanisms by establishing the National Cyber Incident Response Team and protocols for data protection and infrastructure security.

- The Bangladesh Cyber Security Strategy (2021-2025), issued by MOPTIT, aims to create a secure digital environment through progressive legislation, capacity building and international cooperation. Following this, the Cybersecurity Capacity Review reveals deficiencies in the current legal framework, recommends strategic investments and improves coordination for better national security. The revised Guidelines for Infrastructure Sharing facilitate the establishment of a Computer Emergency Response Team and emphasises the National Security Council's role in handling cyber threats. The National ICT Policy 2002 advocates for cost-effective telecom networks and shared infrastructure to strengthen cybersecurity in the telecommunications sector.

SOURCES

Primary Legislation

- Cybersecurity Act 2023
- Data Protection Act 2023
- Digital Security Act (DSA) 2018
- The Information Communication Act 2006 Amendment 2019 (Draft)
- Information Communication Technology Act 2006

Secondary Legislation

- Department of Information and Communication Technology: Digital Security Agency Rules 2019
- Department of Information and Communication Technology: Digital Security Regulations 2020

Guidelines

- Ministry of Posts, Telecommunications, and Information Technology: The Bangladesh Cyber Security Strategy (2021-2025)
- Ministry of Posts, Telecommunications and Information Technology Cybersecurity Capacity Review of Bangladesh
- Bangladesh Telecommunication Regulatory Commission Amended Guidelines for Infrastructure Sharing
- Ministry of Posts, Telecommunications and Information Technology National ICT Policy 2002

Oversight Authorities

- National Cyber Incident Response Team (CIRT)
- National Cyber Security Agency (CSA)
- National Digital Cyber Security Council (NCSC) [no source available]

Artificial Intelligence

This section offers an overview of how artificial intelligence (AI) is regulated in the member state. The focus is on the policy response to the rise of widely accessible AI, covering both AI-specific regulatory frameworks and the application of existing laws to AI technologies. From a digital trade perspective, the key consideration is whether the member state aligns with emerging international practices.

Guiding Questions

We outline whether there is a specific regulatory framework addressing AI. If so, we analyse whether the framework is risk-based, meaning it establishes obligations based on the level of AI risk. We also analyse whether the framework is technology-based, meaning it establishes rules based on specific AI technologies. Finally, we reference guidance released by regulatory agencies on how the existing, non-AI-specific framework, applies to AI providers.

There is currently no specific regulatory framework on the governance of AI. Neither risk-based nor technology-based obligations apply. Several non-binding government documents touch upon AI, including the National Strategy for Robotics, and the currently deliberated National Strategy for AI and National ICT Policy 2018. One regulatory agency has issued guidelines on how existing rules apply to AI, specifying that medical counselling and medicine prescription cannot be executed by AI systems alone.

Summary

- There is currently no comprehensive legislation on AI in Bangladesh. However, the Bangladesh Hi-Tech Park Authority works to make the country a leader in technology by setting standards in relation to AI and enforcing regulations pertaining to how AI should be implemented. The Department of Information and Communication Technology is also central to the advancement of AI as it oversees the country's policies and standards for the National Digital Architecture framework and other government agencies to ensure that such initiatives are effectively implemented. The Bangladesh Telecommunication Regulatory Commission oversees ICT infrastructure relating to AI applications and imposes fines and penalties where AI technologies are used inappropriately.

- Several non-binding frameworks also touch upon AI:
  - The One Stop Service (Bangladesh Hi-Tech Park Authority) Rules facilitate the adoption and promotion of AI within the country's growing technology sector as a general objective.
  - The National Strategy for Robotics, Bangladesh Computer Council promotes the use of AI-driven robotics to enhance productivity.
  - Two national policies that would cover AI are still under deliberation:
  - The National ICT Policy 2018, by the Ministry of Posts, Telecommunications and Information Technology, would outline the role of AI in boosting digital innovation and contributing to the ICT sector.
  - The National Strategy for AI Bangladesh (2019-2024), by the Bangladesh Computer Council, would provide a roadmap for the development of AI and how it should be integrated across various sectors.

- In relation to individual industries, the Bangladesh Medical and Dental Council's (BMDC) Telemedicine Guidelines promote the use of AI to improve healthcare delivery and diagnosis. The National Digital Commerce Policy, published by the Ministry of Commerce, supports the use of AI in e-commerce to enhance efficiency and market growth.

SOURCES

Secondary Legislation

- Bangladesh Hi-Tech Park Authority: One Stop Service (Bangladesh Hi-Tech Park Authority) Rules 2019

Guidelines

- Bangladesh Medical and Dental Council (BMDC): Bangladesh Medical and Dental Council: Telemedicine Guidelines 2020
- Ministry of Commerce: National Digital Commerce Policy 2018 [source not working]
- Department of Information and Communication Technology: National ICT Policy 2018 (DRAFT)
- Department of Information and Communication Technology: National Strategy for Artificial Intelligence Bangladesh (2019-2024) (DRAFT)
- Bangladesh Computer Council (BCC): The National Strategy for Robotics
- President of Pakistan: Presidential Initiative for Artificial Intelligence & Computing (PIAIC)

Oversight Authorities

- Bangladesh Hi-Tech Park Authority
- Bangladesh Telecommunication Regulatory Commission (BTRC)
- Department of Information and Communication Technology

Source Code

Source codes are among the essential trade secrets of the digital economy. Potential disclosure requirements toward the government or domestic private companies can be a major hurdle to market access. The purpose of this section is to identify regulatory or enforcement requirements that risk the required disclosure of source code.

Guiding Questions

We explain whether source code is generally protected under the intellectual property framework and whether there are exceptions to this protection. We then identify potential source code sharing requirements, explaining the circumstance and specific software to which they apply. Where explicitly stated, we reference the public policy objective invoked by the government.

The copyright law protects computer programs as “literary works.” Authors are granted exclusive rights to reproduce and modify computer programs, among others. Exceptions include “fair use", such as educational purposes, and, specifically for computer programs, when lawful possessors make copies or adaptations of a computer program. Bangladesh does not mandate any form of source code sharing.

Summary

- The Copyright Act protects computer programmes as literary works. Copyright holders are granted exclusive rights to reproduce, distribute, sell, and modify the software or code. The duration of copyright extends for sixty years from the beginning from the calendar year following the year that the programme is published. Exceptions to this protection include "fair use", such as the limited reproduction for research, educational and criticism purposes. In addition, for computer programs, lawful possessors can make copies or adaptations for necessary use or backup purposes. The Ministry of Commerce's Copyright Rules and the Ministry of Industries' National Innovation and Intellectual Property Policy specify these protections.
  Bangladesh does not require source code sharing.

SOURCES

Primary Legislation

- Copyright Act 2000 (amended to 2005)

Secondary Legislation

- Ministry of Commerce: Copyright Rules 2006 [third party source]

Guidelines

- Ministry of Industries: National Innovation and Intellectual Property Policy 2018 [source not working]

Digital Economy Taxation and Customs Duties

The purpose of this section is to identify how the digital economy is taxed domestically and at the border. This covers direct taxes, indirect taxes, and customs duties, applicable to both digital services/products and e-commerce imports. We focus on whether a) requirements are applied identically to digital services/products as to their analog equivalents and b) requirements are applied identically to domestic and foreign suppliers.

Guiding Questions

We explain whether customs duties apply to digital services/products as well as e-commerce imports. We then analyse whether indirect taxes, such as value-added-tax, apply to digital services/products as well as e-commerce imports. In addition, we identify any direct taxes imposed specifically on providers of digital services/products, such as digital service taxes. For each tax or duty, we mention whether electronic registration is possible for foreign providers.

Bangladesh does not impose customs duties on digital services or digital products but subjects them to value-added tax. E-commerce imports are subject to value-added tax and customs duties. There are no thresholds for the application of value-added tax, while customs duties apply above a de minimis threshold of BDT 1000. Bangladesh does not levy specific direct taxes on providers of digital services or digital products. Foreign providers can register for taxes electronically.

Summary

- The Value Added Tax (VAT) Act 1991 generally applies VAT at a rate of 15% to goods and services rendered in Bangladesh. The Income Tax Ordinance 1984 specifies that digital services sold in Bangladesh are subject to indirect taxes, with explicit mention of website hosting and cloud services. In addition, it states that foreign providers may have to be electronically registered for tax purposes, without providing detailed information. The VAT and Supplementary Duty Act 2012 specifies the application of indirect taxes and specifies thresholds for VAT registration.

- Customs duties on imports are levied at a rate of between 2% and 5% for basic raw materials; 10% for intermediate goods; and 25% for final goods. Goods valued under BDT 1000 are exempt from duties and goods that the government deems to be in the public interest.

- The National Board of Revenue, operating under the Ministry of Finance, formulates and implements tax policies related to taxation and customs, ensuring compliance with the law and imposing penalties for violations.

SOURCES

Primary Legislation

- Customs Act 1969 [original version - source not working for newest amendment]
- Income Tax Ordinance 1984
- Value Added Tax Act 1991 [source not working]
- Value Added Tax and Supplementary Duty Act 2012 [source not working]

Guidelines

- Bangladesh Investment Development Authority: What Kinds of Tax and Duties are Applicable for Imported Capital Machinery and Raw Materials?
- National Board of Revenue: Frequently Asked Questions on VAT
- GEA - Global Express Association [third party source]
-

Oversight Authorities

- National Board of Revenue

Electronic Payments

This section evaluates the key aspects of the regulatory environment governing electronic payments and its openness to processing payments across borders. Electronic payments are a critical enabler of digital and digitally facilitated trade. While data protection, data flows, and electronic transactions play a significant role in electronic payments, they have been addressed previously. This section focuses on whether a) digital payment services/products are subject to the same requirements as their analogue equivalents, and b) whether these requirements are applied equally to domestic and foreign providers.

Guiding Questions

We outline whether there is a regulatory framework specifically addressing electronic payments. We then distil know-your-customer, anti-money-laundering, and counter-terrorism-financing rules that apply to electronic payments. In addition, we delineate licensing requirements and procedures for entities that offer electronic payment services. Finally, we reference special regulatory requirements for cross-border electronic payments.

Electronic payments are governed by several laws regulating payments in general and specific regulations on mobile financial services. Know-your-customer, anti-money-laundering, and counter-terrorism-financing rules, enshrined in several laws, apply to mobile financial services. Approval from the central bank is required to provide payment services and mobile financial services. Only "scheduled banks", licensed financial institutions, and government entities are eligible to provide mobile financial services. Regarding cross-border payments, specifically, international Automated Clearing House

Transactions, entries must include information on the originator and receiver, including identification numbers, and country codes. Furthermore, cross-border remittances through mobile financial services are subject to approval by the central bank.

Summary

- The Bangladesh Bank Order outlines the general objective to create a secure payment system, establishing the Bangladesh Bank as the central bank. The Bangladesh Bank oversees digital payments in Bangladesh, with powers to regulate and licence payment service providers, supervise compliance with regulations, formulate policies, conduct investigations, and impose fines for regulatory breaches and financial misconduct. The Money Laundering Prevention Act and the Anti-Terrorism Act create a comprehensive framework of know-your-customer (KYC), anti-money laundering (AML). and counter-terrorism financing (CTF) that is applicable to electronic payments.
  The Regulations on Electronic Fund Transfer widely governs electronic fund transfers. It outlines licensing requirements and procedures for service providers and outlines general conditions for electronic fund transfers which may apply to cross-border transfers. Furthermore, the Bangladesh Payment and Settlement Systems Regulations specifically addresses electronic payments, mandating compliance with KYC, AML, and CTF rules, and requiring the Bangladesh Bank to authorise and oversee cross-border payments.

- Furthermore, the Bangladesh Automated Cheque Processing System (BACPS) Operating Rules and Procedures regulates electronic cheque processing. They emphasise KYC norms through due diligence processes; outline licensing requirements for banks to participate in BACPS to adhere to technical and operational standards; and briefly make regulatory considerations for cross-border payments. The Bangladesh Electronic Funds Transfer Network (BEFTN) Operating Rules place emphasis on AML rules and highlights licensing requirements by implying the need to comply with BEFTN rules which govern participant banks and their operations.

- Finally, the Bangladesh Mobile Financial Services Regulations 2022 outline stringent AML and CFT regulations applicable to electronic payments, ensuring MFS providers adhere to guidelines issued by the Bangladesh Financial Intelligence Unit. These include that transactions made via mobile technology must ensure confidentiality, preventing unauthorised access and alterations during transmission and that they are authenticated by account holders using secure methods such as PINs, with providers responsible for maintaining security measures to authenticate these mechanisms. It also emphasises that cross-border digital payments are restricted to authorised entities and mobile financial services providers can only handle inward remittances received through commercial banks.

- The Guidelines for Foreign Exchange Transactions 2017 implicitly encompasses electronic payments through its guidelines for Authorised Dealers and Money Changers, with licensing requirements being that authorised dealers must be authorised by the Bangladesh Bank. The Guidelines also highlights that cross-border electronic transactions must comply with specific reporting requirements.

SOURCES

Primary Legislation

- Anti Terrorism Act, 2009 (No 16 of 2009) [third party source]
- The Money Laundering Prevention Act 2012
- The Money Laundering Prevention (Amendment) Act 2015
-

Secondary Legislation

- Bangladesh Bank Order 1972
- Bangladesh Bank: Bangladesh Automated Cheque Processing System (BACPS) Operating Rules and Procedures
- Bangladesh Bank: Bangladesh Payment and Settlement Systems Regulations 2014
- Bangladesh Bank: Regulations on Electronic Fund Transfer 2014
- Bangladesh Bank: The Bangladesh Electronic Funds Transfer Network (BEFTN) Operating Rules

Guidelines

- Bangladesh Bank: Guidelines for Foreign Exchange Transactions 2017

SMEs and Digital Inclusion

Digital trade holds the potential to open global markets to SMEs and disadvantaged groups. By leveraging digital technologies, small businesses, rural enterprises, and minority-owned businesses can overcome traditional barriers to international trade, such as high costs, limited market access, and logistical challenges. E-commerce platforms, digital payment systems, and online marketing tools enable these businesses to reach international customers, integrate into global value chains, and attain economies of scale previously limited to larger corporations. This section highlights recent support measures targeted to helping SMEs and disadvantaged groups capitalise specifically on the opportunities of the global digital economy.

Guiding Questions

We analyse whether the government has established specific programs or initiatives to support SMEs or disadvantaged groups in participating in the digital economy or digital trade. For each program, we distil the objective of the support, the form of support provided, and the target group of the program.

The Government of Bangladesh has implemented several initiatives to support SMEs and disadvantaged groups in accessing digital trade opportunities. These measures include policy frameworks, digital platforms, training programmes, and financial assistance schemes. The initiatives focus on enhancing e-commerce capabilities, providing market access, and developing digital skills, with a particular emphasis on supporting women entrepreneurs.

Summary

- The SME Policy of 2019 establishes a strategic framework for supporting SMEs in e-commerce expansion. The policy outlines specific activities to be implemented between July 2019 and June 2020, including the creation of e-commerce guidelines, reduction of web domain and bandwidth fees, and provision of e-commerce-related training.

  The Strategic Trade Policy Framework 2020-2025 further reinforces the government's commitment to digital inclusion for SMEs. It specifically focuses on linking small and medium private sector entrepreneurs at the retail level with e-commerce opportunities, indicating a continued emphasis on integrating SMEs into the digital economy.

- Ekshop, developed by Aspire to Innovate (a2i) under the ICT Division of Bangladesh, is an online marketplace that provides a government-assisted e-commerce architecture model. Launched in 2019, ekShop connects 180,000 Cottage, Micro, Small and Medium Enterprises (CMSMEs) with a network of delivery services and logistics organisations. The platform aims to facilitate digital access, transformation, and financial empowerment for underserved CMSMEs and business communities. Its services include market access, service access, payment access, and delivery access through a digital public infrastructure ecosystem. ekShop is recognised as a Digital Public Good (DPG) on Digital Commerce.

- There are several programmes that seek to support women-led SMEs in reaping the benefits from the digital economy. The Ministry of Commerce launched the Women Entrepreneurs Networking

  The Women Entrepreneurs Finance Initiative (We-Fi), implemented by the World Bank with government support from 2018 to 2023, focuses on increasing access to finance and markets for women-owned SMEs. A key component of this programme is the establishment of an online procurement platform to connect women entrepreneurs with larger corporations.

- The "E-Banijjo Korbo, Nijer Babosa Gorbo" project, introduced in 2019 by the Ministry of Commerce, aims to train over 5,000 women across Bangladesh in e-commerce. The initiative covers topics such as ICT skills and foreign currency earning potential, with a focus on promoting entrepreneurship and reducing unemployment. The project also provides assistance with loans to support women entrepreneurs.

- The Ministry of Commerce's "Bangladesh Regional Connectivity Project-1 MOC Component" offers training to women entrepreneurs on internal and international trade, including WTO aspects. This initiative conducts workshops and seminars to promote women's participation in entrepreneurship and trade.

SOURCES

- Ministry of Industries: SME Policy 2019
- ekShop E-commerce Platform
- Women Entrepreneurs Networking Platform
- Women Entrepreneurs Finance Initiative - Creating Market Opportunities for Women Entrepreneurs in Bangladesh
- Women Entrepreneurs Finance Initiative - Bangladeshi entrepreneurs expand business opportunities through new corporate networks

02 Digital Economy Factsheet

Digital Economy Factsheet

This factsheet describes Bangladesh's digital economy across four key dimensions: digital economy size and activities, digital infra-structure and connectivity, digital skills, and digital government.

Size and Activities of the Digital Economy

TTo describe the size and activities of Bangladesh's digital economy, we used data provided by the World Trade Organization and conducted our own calculations. We specifically analyzed the share of advanced technology products in total trade, cross-border trade in telecommunications, computer, information and audiovisual services, and total digitally delivered services.

Advanced technology products accounted for 7.27% of Bangladesh's imports. The share of advanced technology products in exports was considerably lower at 0.4%, indicating a technology trade imbalance.

Figure 1:

Telecommunications, Computer, Information and Audiovisual Services.

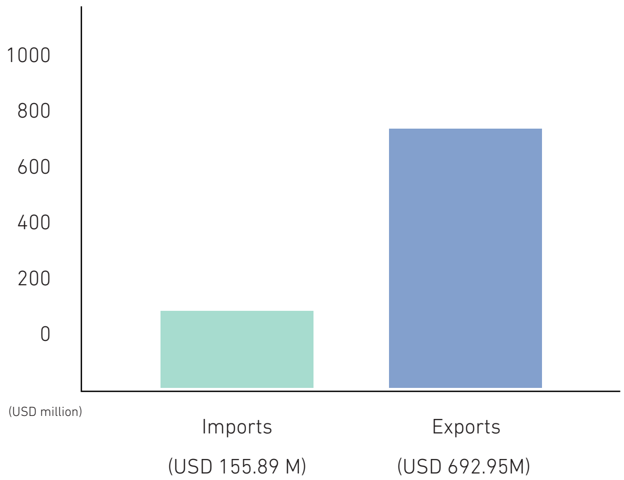


Figure 1 provides data for Bangladesh's telecommunications, computer, information, and audiovisual services in 2022.

Figure 2:

Digital Delivered Services

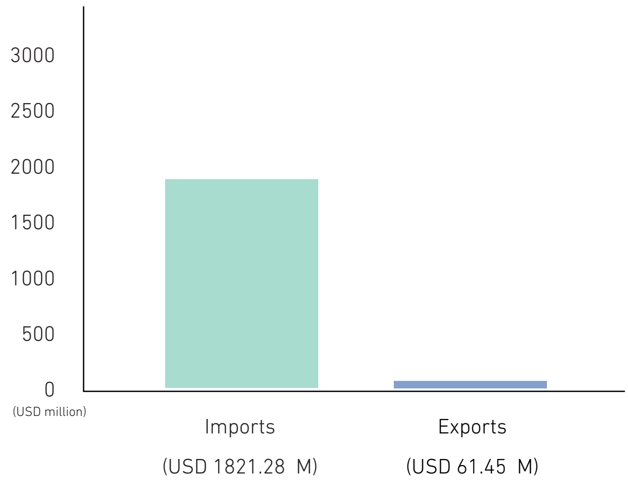


Figure 2 provides data for the total digitally delivered services in 2023.

Digital Infrastructure and Connectivity

To analyze Bangladesh's digital infrastructure and connectivity, we analyzed data provided by the International Telecommunications Union. We focused on internet access, broadband coverage, and traffic, as well as mobile phone ownership.

Figure 3:

Digital Infrastructure and Connectivity

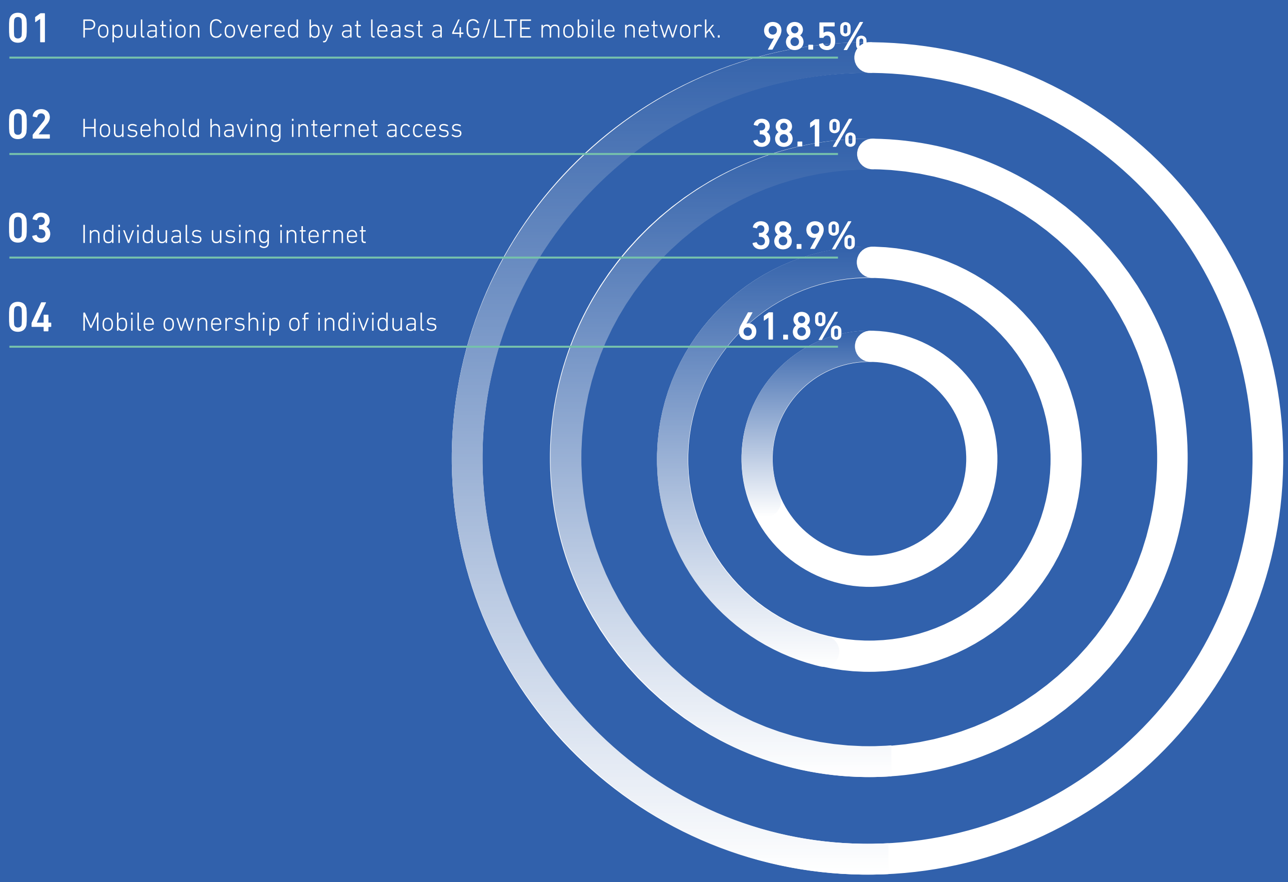
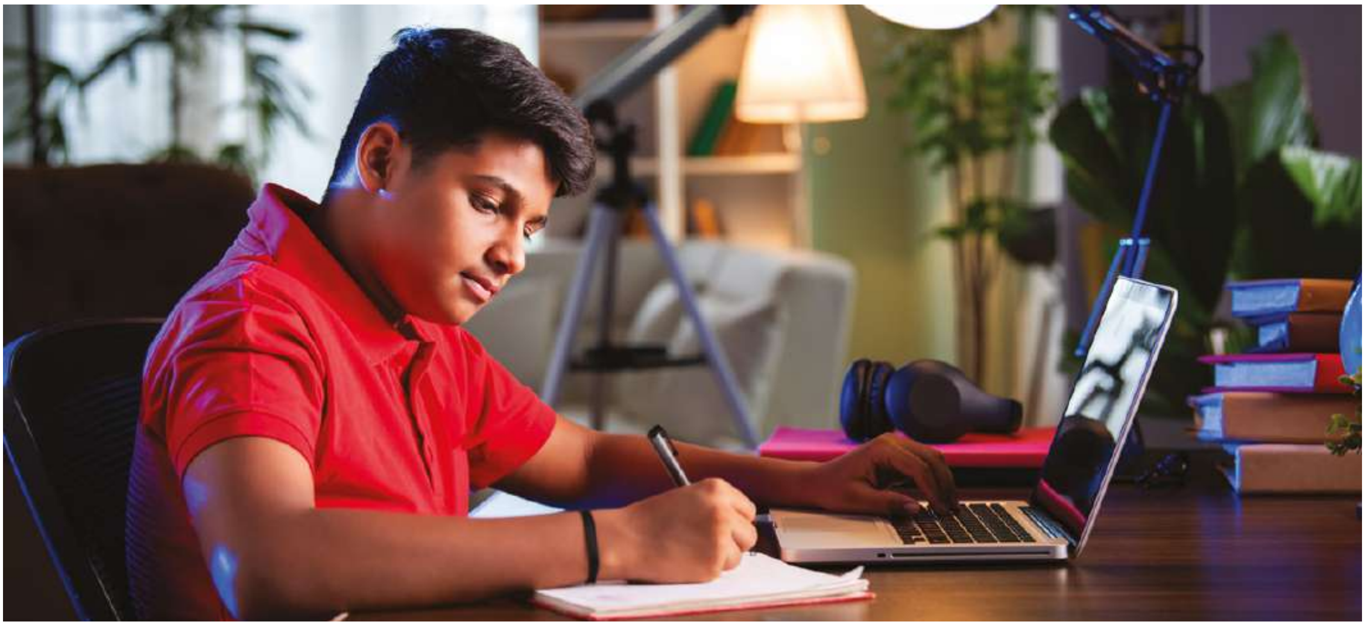


Figure 3 provides data to analyze Bangladesh's digital infrastructure and connectivity in 2022.



Digital Skills

To document Bangladesh's digital skills, we draw on data by UNESCO. We use data points relevant to digital skills, beginning with general education and moving to specific digital skills.

The upper secondary education completion rate in Bangladesh was 29.36% in 2019. Gross tertiary education enrollment ratio stood at 23.77% in 2023, indicating moderate participation in higher education. The adult literacy rate was 76% in 2021. Government expenditure on education as a percentage of GDP was 1.78% in 2023.

The proportion of youth and adults with basic digital skills in Bangladesh showed varying competency levels:

1.05%
had created electronic presentations with presentation software (2021)

22.04%
could find, download, install and configure software (2021)

Digital Government

To examine the state of digital government in Bangladesh, we rely on the World Bank's GovTech dataset. Specifically, we analyze how Bangladesh provides digital government services, establishes institutions, and drafts strategies.

In terms of digital government services in 2022, Bangladesh had an operational government cloud platform in use. It had implemented a government interoperability framework. It did not have a government open-source software policy or action plan. Bangladesh maintained both an open government portal and an open data portal.

Regarding institutional frameworks for digital government in 2022, Bangladesh had established a government entity focused on government technology or digital transformation. It had also established a government entity focused on public sector innovation. Bangladesh had institutionalized a whole-of-government approach to public sector digital transformation.

Finally, Bangladesh had drafted various strategies to advance digital government in 2022:

01 It had a current government technology or digital transformation strategy

02 It had either a strategy or program to improve digital skills in the public sector

03 It had either a strategy or program to improve public sector innovation

03 International Commitments and Collaboration

International Commitments and Collaboration

The purpose of this section is to outline the existing international commitments of Bangladesh and explain in which fora it engages in. We focus on international commitments and collaboration with a digital component, meaning a connection to the pertinent policy areas explained above.

To outline international commitments, we analyse binding free trade agreements and conventions, as well as non-binding guidelines/recommendations/principles and model laws. We also reference other commitments, both binding and non-binding. For each commitment, we explain whether it is binding and which policy area(s) it can impact. Regarding international fora, we analyse participation in discussions at the pluri- and multilateral level.

Commitments

Free Trade Agreements

Bangladesh has not signed any free trade agreements, which include provisions related to digital trade.

Conventions

Bangladesh is party to the following conventions and agreements:

01 International Covenant on Civil and Political Rights (Data Protection)

02 Berne Convention for the Protection of Literary and Artistic Works (Source Code)

•

Guidelines, Recommendations, and Principles

Bangladesh is a member state of the United Nations, which has adopted the following frameworks:

01 United Nations Guidelines for Consumer Protection (Online Consumer Protection)

02 United Nations Educational, Scientific and Cultural Organization Recommendation on the Ethics of Artificial Intelligence (Artificial Intelligence)

Models

Bangladesh has adopted or been influenced by the following model frameworks:

01 United Nations Commission on International Trade Law Model Law on Electronic Commerce (Electronic Transactions)

02 Commonwealth Model Law on Computer and Computer Related Crime (Cybersecurity)

03 Commonwealth Model Provisions on Data Protection (Data Protection)

Other Commitments

- Bangladesh is a member of the World Trade Organization and as such is subject to the Moratorium on Customs Duties on Electronic Transmissions (Customs Duties), the Trade Facilitation Agreement (Trade Facilitation) and the Agreement on Trade-Related Aspects of Intellectual Property Rights (Source Code).

- Additionally, Bangladesh is a member of the following international frameworks:
  - United Nations Economic and Social Commission for Asia and the Pacific Framework Agreement on Facilitation of Cross-border Paperless Trade in Asia and the Pacific (Trade Facilitation with digital means)

- Bangladesh has implemented the United Nations Conference on Trade and Development Automated System for Customs Data. (Trade Facilitation with Digital Means)

Pakistan is a member of the International Organization for Standardization, which has issued various technical standards including:

01 ISO/IEC 22989:2022 (Information technology — Artificial intelligence — Artificial intelligence concepts and terminology) (Artificial Intelligence)

02 ISO/IEC 42001:2023 (Information technology — Artificial intelligence — Management system) (Artificial Intelligence)

03 ISO 22376:2023 (Security and resilience — Authenticity, integrity and trust for products and documents — Specification and usage of visible digital seal data format for authentication, verification and acquisition of data carried by a document or object) (Cybersecurity)

04 ISO 31700-1:2023 (Consumer protection — Privacy by design for consumer goods and services) (Consumer protection)

05 ISO 13491-1:2024 (Financial services — Secure cryptographic devices (retail) (Cybersecurity)

06 ISO/TS 23526:2023 (Security aspects for digital currencies) (Cybersecurity)

07 ISO 23195:2021 (Security objectives of information systems of third-party payment services) (Electronic payments)

08 ISO 32111:2023 (Transaction assurance in E-commerce — Principles and framework) (Electronic transaction

Fora

Bangladesh participates in the United Nations Global Digital Compact. (Cross-cutting)

- The Public Procurement Act states that all data related to public procurement, including contracts and project data, should be stored and handled locally to allow ease of access for regulatory bodies and vital stakeholders.

- The e-Government Master Plan promotes the establishment of secure data centres in Bangladesh and advocates for “Bangladesh’s data” to be stored domestically for security purposes.

- The Banking Company Act prohibits any banking company from removing any records or documents pertaining to its business from its head office or branches, to a location outside Bangladesh, without prior written permission from the Bangladesh Bank.

- The Draft Cloud Computing Policy 2023 focuses on cloud computing and data localisation, stating that sensitive and important government data, including personal, health, and sensitive data, must not be stored in international cloud services. The Bangladesh Computer Council must approve the storage of “national data” in international cloud services.

Digital Cooperation Organization

@dcorg | www.dco.org