



# Saudi Arabian Monetary Authority - Rules on Outsourcing

## Google Workspace Mapping

This document is designed to help banks supervised by the Saudi Arabian Monetary Authority (“**regulated entity**”) to consider the [Rules on Outsourcing](#) (“**framework**”) in the context of Google Workspace and the Google Cloud Financial Services Contract.

We focus on the following requirements of the framework: Chapter IV. Outsourcing Policy and Procedures: Section G (Reporting requirements), Section H (Assessment of outsourcing options), Section I (Contractual arrangements), Section K (Data confidentiality and security), Section L (Control and monitoring of outsourcing), Section M (Risk assessment), Section N (Business continuity management), Section O (Access to outsourced data), Section P (Monitoring the relationship), Section Q (Audit arrangements), Section R (Documentation requirements), and Chapter V (Outsourcing to third-party service providers located overseas). For each paragraph, we provide commentary to help you understand how you can address the requirements using the Google Cloud services and the Google Cloud Financial Services Contract.

#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
1	<b>iv. Outsourcing Policy and Procedures</b>		
2	15. The policy and procedures should cover, at minimum, all requirements stated below		
3	<b>H. Assessment of outsourcing options</b>		
4	16. Banks must be able to demonstrate to SAMA that, in assessing the options for outsourcing a Material business function or activity to a third party, it has:	Google recognizes that you need to conduct due diligence and perform a risk assessment before deciding to use our services. To assist you, we’ve provided the information below.	N/A
5	a) Prepared and analyzed a business case for outsourcing the Material business function or activity;	Google recognizes that you need to plan and execute your migration carefully. Our <a href="#">Migrate your organization's data to Google Workspace</a> guide helps you plan, design, and implement the process of migrating your organization's data to Google Workspace to avoid and mitigate risk.	N/A
6	b) Analyzed the impact of the outsourcing on the overall risk profile and its impact on systems and controls within the bank;	<p>The mechanisms used to secure and control cloud technologies can be substantially different to those used for on-premise technologies.</p> <p>Given that, it is important that your organization’s control functions re-evaluate relevant key controls: even if the objectives behind existing controls are still valid, the specifics of the control, and the approach to managing it, will often need to evolve in order that the original control objective is still met in a cloud environment.</p> <p>In fact, using cloud native controls instead of relying on existing controls will often produce better outcomes because they are designed with cloud in mind.</p> <p>Refer to our <a href="#">Board of Directors Handbook for Cloud Risk Governance</a> and <a href="#">Risk Governance of Digital Transformation in the Cloud</a> whitepaper for more information, including about how control design and ownership evolves in the cloud.</p>	N/A
7	c) Undertaken a tender or other selection process for third-party service providers;	This is a customer consideration.	N/A
8	d) Undertaken a due diligence review of the chosen third-party service providers, and its financial, technical and ethical capabilities;	<p><u>Financial</u></p> <ul style="list-style-type: none"> <li>You can review Google’s audited financial statements on <a href="#">Alphabet’s Investor Relations</a> page.</li> </ul> <p><u>Technical</u></p>	N/A



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		<ul style="list-style-type: none"> <li>Google Cloud has been providing cloud services for over 10 years, assisting customers across the globe in the financial services, healthcare &amp; life science, retail and public sectors to name a few. More information on Google Workspace's capabilities is available on our official <a href="#">Google Workspace</a> page.</li> <li>Google Cloud has been named as a leader in several reports by third party industry analysts. You can read these on our <a href="#">Analyst Reports</a> page.</li> <li>Information about our referenceable customers (including the financial services sector) is available on our <a href="#">Google Workspace Cloud Customer page</a>.</li> </ul> <p><u>Ethical</u></p> <ul style="list-style-type: none"> <li>You can review information about our mission, philosophies and culture on <a href="#">Alphabet's Investor Relations</a> page. It also provides information about our organisational policies e.g. our Code of Conduct, which addresses conflicts of interest.</li> <li>Information about Google Cloud's leadership team is available on our <a href="#">Media Resources</a> page</li> </ul>	
9	e) Considered the risk arising from outsourcing multiple activities to the same third-party service provider;	Google Workspace is a public cloud service. It provides Software as a Service. Customers can choose to deploy Google Workspace as part of a hybrid or multi-cloud deployment.	N/A
10	f) Involved the Board or its delegated authority or a Board committee, in approving the agreement;	Our <a href="#">Board of Directors Handbook for Cloud Risk Governance</a> provides practical guidance for the Boards of Directors of organizations that are engaging in a new, or substantially increased, adoption of cloud technology perhaps as part of a wider digital transformation of their business. In particular, it explains how adopting cloud technologies, and adjusting business practices, processes and operating models to fully gain from the advantages of cloud, provides organizations with an opportunity to step change their management of operational risk.	N/A
11	g) Has put in place a comprehensive outsourcing agreement;	The use of the Services is governed by the Google Cloud Financial Services Contract.	N/A
12	h) Established procedures for monitoring performance under the outsourcing agreement on a continuing basis;	<p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <p><a href="#">Status Dashboard</a> provides status information of the Services</p>	Ongoing Performance Monitoring



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		<p><a href="#">Admin Console Reports</a> allow you to examine potential security risks, measure user collaboration, track who signs in and when, analyze administrator activity, and much more.</p> <p><a href="#">Access Transparency</a> is a feature that enables you to review logs of actions taken by Google personnel regarding your user content. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location).</p>	
13	i) Addressed the renewal process for outsourcing agreements and how the renewal will be conducted; and	Refer to your Google Cloud Financial Services Contract.	Term and Termination
14	j) Developed contingency plans that would enable the outsourced business function or activity to be provided by an alternative third party service provider or brought in-house, if required.	<p>Google will enable you to access and export your data throughout the duration of our contract and the transition term. You can export your data from the Services in a number of industry standard formats. More information is available on our <a href="#">Google Account help</a> page.</p> <p>In addition, <a href="#">Data Export</a> is a feature that makes it easy to export and download a copy of your data securely from our Services.</p>	Data Export ( <a href="#">Cloud Data Processing Addendum</a> )
15	17. Banks are required to ensure that the process of awarding outsourcing contracts is free from any conflict of interest. Banks must declare to SAMA any affiliation or relationship with the third party service provider.	This is a customer consideration.	N/A
16	<b>I. Contractual arrangements</b>		
17	18. Banks should document all their outsourcing arrangements through a written and legally binding agreement. As a minimum, the contract should incorporate the following:	The use of the Services is governed by the Google Cloud Financial Services Contract.	N/A
18	a) Scope of the Contract;	The Google Workspace Services are described on our <a href="#">services summary</a> page. You decide which services to use, how to use them and for what purpose. Therefore, you decide the scope of the arrangement.	Definitions
19	b) Regulatory status (legal entity & registered) of the third party service provider	Refer to our <a href="#">Google Contracting Entity</a> page for information about which Google entity is the provider of the services in each country / region. Each entity is permitted to provide the services in the relevant country / region.	N/A
20	c) Service levels and performance requirements;	The SLAs are available on our <a href="#">Google Workspace Service Level Agreement</a> page.	Services



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21	d) Audit and monitoring procedures;	<p>Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees.</p> <p>Refer to Row 12, for information on how you may monitor Google's performance of the Services.</p>	Regulator Information, Audit and Access Customer Information, Audit and Access
22	qc22	<p>Google will implement a business continuity plan for the Services, review and test it at least annually and ensure it remains current with industry standards. Regulated entities can review our plan and testing results.</p> <p>More information on the reliability of the Services is available on our <a href="#">Google Cloud Help</a> page.</p>	Business Continuity and Disaster Recovery
23	f) Default arrangements, termination clause and minimum periods to execute a termination provisions. The clause should take into account insolvency or any material changes.	<p>Regulated entities can terminate our contract with advance notice: for Google's material breach after a cure period; and for Google's insolvency.</p> <p>Notice periods apply for termination by both you and Google. Refer to your Google Cloud Financial Services Contract</p>	Term and Termination
24	g) Pricing and fee structure;	Refer to your Google Cloud Financial Services Contract. Prices and fee information are also publicly available on our <a href="#">Pricing</a> page.	Payment Terms
25	h) Dispute resolution mechanisms;	Refer to your Google Cloud Financial Services Contract.	Governing Law
26	i) Liability and indemnity;	Google provides regulated entities with an indemnity for certain third party claims. Refer to your Google Cloud Financial Services Contract.	Liability Indemnification
27	j) Confidentiality, privacy and security of information;	Refer to Row 40 for information on confidentiality, privacy and security of information.	N/A
28	k) Ensuring access to SAMA and the Bank's internal and external auditors;	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees.	Regulator Information, Audit and Access Customer Information, Audit and Access
29	l) Compliance with all applicable regulatory and legal requirements;	Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.	Representations and Warranties
30	m) Contractual obligations of the third-party service provider in case of subcontracting all or part of the outsourcing;	<p>To enable regulated entities to retain oversight of any subcontracting and provide choices about the services regulated entities use, Google will:</p> <ul style="list-style-type: none"><li>• provide information about our subcontractors;</li><li>• provide advance notice of changes to our subcontractors; and</li><li>• give regulated entities the ability to terminate if they have concerns about a new</li></ul>	Google Subcontractors



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		subcontractor.	
31	n) Mechanisms for reporting and escalation;	<p>Google recognizes that to effectively manage your use of the Services you need sufficient information about the Services on a regular basis. We provide a number of mechanisms to assist you to effectively oversee the Services on an ongoing basis.</p> <p>Google will make information about developments that materially impact Google's ability to perform the Services in accordance with the SLAs available to you. More information is available on our <a href="#">Google Workspace Status dashboard</a> page.</p> <p>In addition, Google will notify you of data incidents promptly and without undue delay. More information on Google's data incident response process is available in our <a href="#">Data incident response whitepaper</a>.</p>	<p>Significant Developments</p> <p>Data Incidents (<a href="#">Cloud Data Processing Addendum</a>)</p>
32	o) Commitment of the third-party service provider to report to the bank any control weaknesses or adverse developments in its financial performance;	<p><u>Reporting</u></p> <p>Refer to Row 31 for information on how Google reports developments to you.</p> <p><u>Controls</u></p> <p>Google recognizes that you expect independent verification of our security, privacy and compliance controls. Google undergoes several independent third-party audits on a regular basis to provide this assurance. Google commits to comply with the following key international standards during the term of our contract with you:</p> <ul style="list-style-type: none"> <li>• <a href="#">ISO/IEC 27001:2013 (Information Security Management Systems)</a></li> <li>• <a href="#">ISO/IEC 27017:2015 (Cloud Security)</a></li> <li>• <a href="#">ISO/IEC 27018:2014 (Cloud Privacy)</a></li> <li>• <a href="#">SOC 1</a></li> <li>• <a href="#">SOC 2</a></li> <li>• <a href="#">SOC 3</a></li> </ul> <p>Google is audited at least once a year for each audited framework. You can review Google's current <a href="#">certifications and audit reports</a> at any time. <a href="#">Compliance reports manager</a> provides you with easy, on-demand access to these critical compliance resources.</p> <p><u>Financial strength</u></p>	<p>N/A</p> <p>Certifications and Audit Reports</p>



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		You can review Google's financial status and audited financial statements on <a href="#">Alphabet's Investor Relations</a> page.	
33	p) Commitment of foreign third-party service provider that there are no regulatory impediments to the data and record access as per Article 33 and 34 of these rules.	<p>You operate the services independently without action by Google personnel. You decide which services to use, how to use them and for what purpose. You also decide what data you provide to the services under your account and may access your data on the services at any time. Regulated entities may provide their supervisory authority with access. These rights apply regardless of where the data are stored.</p> <p>Nothing in our contract is intended to limit or impede a regulated entity's or the supervisory authority's ability to audit our services effectively.</p>	Enabling Customer Compliance
34	19. The contract should allow for renewal, renegotiation, default termination and early exit, to enable the bank to retain control over the outsourced function or activity and should include provisions that prohibit sub-contracting of the Material outsourcing under the contract without the prior approval of the Bank and no objection from SAMA	<p><u>Renewal, Termination and Exit</u></p> <p>If you wish to stop using our services, you can do so at any time.</p> <p>Regulated entities can elect to terminate our contract for convenience with advance notice, including if necessary to comply with law; and if directed by a supervisory authority.</p> <p>Regulated entities can terminate our contract with advance notice:</p> <ul style="list-style-type: none"> <li>• for Google's material breach after a cure period;</li> <li>• if necessary to comply with law; and</li> <li>• if directed by a supervisory authority;</li> </ul> <p><u>Subcontracting</u></p> <p>Google recognizes that regulated entities need to consider the risks associated with subcontracting. To enable regulated entities to retain oversight of any subcontracting and provide choices about the services regulated entities use, Google will:</p> <ul style="list-style-type: none"> <li>• provide information about our subcontractors;</li> <li>• provide advance notice of changes to our subcontractors; and</li> <li>• give regulated entities the ability to terminate if they have concerns about a new subcontractor.</li> </ul>	<p>Ceasing Services Use</p> <p>Term and Termination</p> <p>Google Subcontractors</p>



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35	20. The contract should also incorporate a clause for providing SAMA access to documentation and accounting records in relation to the outsourcing arrangements. The contract should require the third-party service provider to cooperate with SAMA.	<p>Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. Google will cooperate with supervisory authorities, and their appointees exercising their information, audit and access rights.</p> <p>Google provides billing tools that customers can use to obtain reports on their usage of the Services and associated costs. More information is available on our <a href="#">support documentation</a> page.</p> <p>You can review Google's audited financial statements on <a href="#">Alphabet's Investor Relations</a> page.</p>	Regulator Information, Audit and Access Enabling Customer Compliance
36	21. The contract should preferably include Saudi Arabia as the legal jurisdiction of the contract.	Refer to your Google Cloud Financial Services Contract.	Governing Law
37	22. Banks should institute a defined internal mechanism for receipt and resolution of any customer complaints regarding their outsourced services and the outsourcing contract should include appropriate clauses to ensure that the third party service provider will facilitate the resolution mechanism.	Given the nature of the services, Google does not have direct interaction with the Bank's customers.	N/A
38	<b>K. Data confidentiality and security</b>		
39	24. Banks should ensure that, prior to providing customer and financial data to a third-party service provider, the proposed outsourcing arrangement complies with the relevant statutory requirements related to confidentiality of its customers. In particular, with the provision of Article #19 of the Banking Control Law dated 22/2/1386 H, regulations and instructions issued by SAMA and other relevant local laws.	Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.	Representations and Warranties
40	25. Banks should establish appropriate safeguards to protect the integrity and confidentiality of customer and financial data.	<p>This is addressed in the <a href="#">Cloud Data Processing Addendum</a> where Google makes commitments to protect your data, including regarding security.</p> <p>The confidentiality and security of information when using a cloud service consists of two key elements:</p> <p><b>(1) Security of Google's infrastructure</b></p> <p>Google manages the security of our infrastructure. This is the security of the hardware, software, networking and facilities that support the Services.</p> <p>Given the one-to-many nature of our service, Google provides the same robust security for all our customers.</p>	<p>Confidentiality</p> <p>Data Security; Google's Security Measures (<a href="#">Cloud Data Processing Addendum</a>)</p>



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		<p>Google provides detailed information to customers about our security practices so that customers can understand them and consider them as part of their own risk analysis.</p> <p>More information is available at:</p> <ul style="list-style-type: none"><li>• Our <a href="#">infrastructure security</a> page</li><li>• Our <a href="#">security whitepaper</a></li><li>• Our <a href="#">cloud-native security whitepaper</a></li><li>• Our <a href="#">infrastructure security design overview</a> page</li><li>• Our <a href="#">security resources</a> page</li></ul> <p>In addition, you can review Google's <a href="#">SOC 2 report</a>.</p> <p><u>(2) Security of your data and applications in the cloud</u></p> <p>You define the security of your data and applications in the cloud. This refers to the security measures that you choose to implement and operate when you use the Services.</p> <p>(a) Security by default</p> <p>Although we want to offer you as much choice as possible when it comes to your data, the security of your data is of paramount importance to Google and we take the following proactive steps to assist you:</p> <p>Encryption at rest. Google encrypts certain data while it is stored at rest on a disk (including solid-state drives) or backup media. Even if an attacker or someone with physical access obtains the storage equipment containing your data, they won't be able to read it because they don't have the necessary encryption keys. For more information on Google Workspace encryption and key management tools provided by Google, see our <a href="#">Google Workspace encryption whitepaper</a>.</p> <p>Encryption in transit. Google encrypts all data while it is "in transit"--traveling over the Internet and across the Google network between data centers. Should an attacker intercept such transmissions, they will only be able to capture encrypted data, at one or more network layers when data moves outside physical boundaries not controlled by Google or on behalf of Google. For more information on Google Workspace encryption and key management tools provided by Google, see our <a href="#">Google Workspace encryption whitepaper</a>.</p>	



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		<p>(b) Security products</p> <p>In addition to the other tools and practices available to you outside Google, you can choose to use tools provided by Google to enhance and monitor the security of your data. Information on Google's security products is available on our <a href="#">Google Workspace security and data protection</a> page.</p> <p>(c) Security resources</p> <p>Google also publishes guidance on:</p> <p><a href="#">Security best practices</a></p> <p><a href="#">Security use cases</a></p> <p><a href="#">Security checklists</a></p>	
41	26. Upon termination of the outsourcing arrangement and contract, banks should ensure that any sensitive/confidential data is either retrieved from the third-party service provider or destroyed in a controlled manner, with any exceptions to be reported immediately to SAMA.	<p><u>Retrieval</u></p> <p>Google will enable you to access and export your data throughout the duration of our contract and the transition term. You can export your data from the Services in a number of industry standard formats. More information is available on our <a href="#">Google Account help</a> page.</p> <p>In addition, <a href="#">Data Export</a> is a feature that makes it easy to export and download a copy of your data securely from our Services.</p> <p><u>Deletion</u></p> <p>On termination of the contractual relationship, Google will comply with your instruction to delete Customer Data from Google systems.</p>	<p>Data Export (<a href="#">Cloud Data Processing Addendum</a>)</p> <p>Deletion on Termination (<a href="#">Cloud Data Processing Addendum</a>)</p>
42	<b>L. Control and monitoring of outsourcing</b>		
43	27. Banks should setup an internal structure to effectively control, monitor and manage all of their outsourcing activities, and to provide timely reports to senior management, depending on the level and complexity of the outsourcing activities.	<p><u>Control</u></p> <p>Regulated entities have the right to issue instructions to Google. To do this, regulated entities can use the following functionality of the Services:</p>	Instructions



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		<p><a href="#">Admin Console</a>: A web-based graphical user interface that customers can use to manage Google Workspace for thier organization.</p> <p><b>Monitor</b></p> <p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <p><a href="#">Status Dashboard</a> provides status information of the Services</p> <p><a href="#">Admin Console Reports</a> allow you to examine potential security risks, measure user collaboration, track who signs in and when, analyze administrator activity, and much more.</p> <p><a href="#">Access Transparency</a> is a feature that enables you to review logs of actions taken by Google personnel regarding your user content. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location).</p> <p><b>Manage</b></p> <p>Google provides tools to help you manage your assets on our services. For example:</p> <p><a href="#">Admin Console</a> allows you to add users, manage devices and configure security and settings.</p> <p><a href="#">Security center</a> provides advanced security information and analytics, and added visibility and control into security issues affecting your domain.</p> <p><a href="#">Endpoint</a> allows you to manage devices used in your organization to keep work content safe on personal and company-owned devices.</p>	Ongoing Performance Monitoring
44	28. In case of poor performance by a third-party service provider, banks must account for potential additional costs, which may accrue if the bank decides to change the third party service provider, moving the activity in-house or even exiting the business. Banks should negotiate those probabilities and specify it in the contract.	<p>If Google's performance of the Services does not meet the <a href="#">Google Workspace Service Level Agreement</a> regulated entities may claim service credits.</p> <p>Refer to Row 43 for information on retrieving your data.</p>	Services
45	<b>M. Risk assessment</b>		



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46	29. The Board of Directors should ensure the existence of relevant policies and procedures that would require existing and proposed outsourcing arrangements to be subjected to a comprehensive risk review process. The risk review process should identify and evaluate the exposure relating to operational, legal, financial reputation and regulatory risks and assess the risk mitigation strategies. This should be undertaken by:	Our <a href="#">Board of Directors Handbook for Cloud Risk Governance</a> provides practical guidance for the Boards of Directors of organizations that are engaging in a new, or substantially increased, adoption of cloud technology perhaps as part of a wider digital transformation of their business. In particular, it explains how adopting cloud technologies, and adjusting business practices, processes and operating models to fully gain from the advantages of cloud, provides organizations with an opportunity to step change their management of operational risk.	N/A
47	a) Conducting a comprehensive risk evaluation of the outsourcing at inception and for all subsequent renewals.	Google recognizes that you need to plan and execute your migration carefully. Our <a href="#">Migrate your organization's data to Google Workspace</a> guide helps you plan, design, and implement the process of migrating your organization's data to Google Workspace to avoid and mitigate risk.	N/A
48	b) Evaluating risk of outsourcing at inception and then reviewed at renewal only in case of a change in scope or occurrence of operational errors etc.	See above.	N/A
49	30. In analyzing the business case, and the suitability of the third-party service provider, the level and extent of due diligence should depend on the nature of outsourcing arrangement i.e. Material outsourcing will entail a more comprehensive exercise. At a minimum:		
50	a) Banks should ensure that the third-party service provider has the ability, capacity and authorization to perform the outsourced function reliably and professionally.	<p><u>Ability</u></p> <p>Google Cloud has been providing cloud services for over 10 years, assisting customers across the globe in the financial services, healthcare &amp; life science, retail and public sectors to name a few. More information on Google Workspace's capabilities is available on our official <a href="#">Google Workspace</a> page.</p> <p>Google Cloud has been named as a leader in several reports by third party industry analysts. You can read these on our <a href="#">Analyst Reports</a> page</p> <p>Information about our referenceable customers (including the financial services sector) is available on our <a href="#">Google Workspace Cloud Customer page</a>.</p> <p>Information about Google Cloud's leadership team is available on our <a href="#">Media Resources</a> page.</p> <p><u>Authorisation</u></p> <p>Google will comply with all laws, regulations, and binding regulatory guidance applicable to it in the provision of the services.</p>	<p>N/A</p> <p>Representations and Warranties</p>



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51	b) Banks must establish a method for periodically assessing the third-party service provider.	<p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <p><a href="#">Status Dashboard</a> provides status information of the Services</p> <p><a href="#">Admin Console Reports</a> allow you to examine potential security risks, measure user collaboration, track who signs in and when, analyze administrator activity, and much more.</p> <p><a href="#">Access Transparency</a> is a feature that enables you to review logs of actions taken by Google personnel regarding your user content. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location).</p>	Ongoing Performance Monitoring
52	c) The Bank must retain the necessary expertise to supervise the outsourced functions effectively.	Google provides <a href="#">documentation</a> to explain how regulated entities and their employees can use our Google Workspace services. If a regulated entity would like more guided training, Google also provides a variety of <a href="#">courses and certifications</a> .	N/A
53	<b>N. Business continuity management</b>		
54	31. Banks should ensure that their business continuity is not compromised by any outsourcing arrangements. For all Material outsourcing, banks should have a separate contingency plan for each outsourcing arrangement, which outlines the procedures to be followed in the event that the arrangement is suddenly terminated or the third-party service provider is unable to fulfill its obligations under the outsourcing agreement for any reason.	<p><u>Business continuity plan</u></p> <p>Google will implement a business continuity plan for the Services, review and test it at least annually and ensure it remains current with industry standards. Regulated entities can review our plan and testing results.</p> <p>More information on the reliability of the Services is available on our <a href="#">Google Cloud Help</a> page.</p> <p><u>Stressed exit</u></p> <p>Google Cloud is committed to addressing customers' needs for portability and interoperability, and promoting openness to drive innovation. We provide organizations with tools to view, delete, download, and transfer their content. Cloud customers <a href="#">fully control their data</a> and have the ability to take it out of Google Workspace and Google Cloud should they decide to switch to other platforms and/or store and process it on their own premises.</p>	<p>Business Continuity and Disaster Recovery</p> <p>Data Export (<a href="#">Data Processing and Security Terms</a>)</p>
55	32. Banks should document within their business continuity plans, the availability of alternate third party service providers, or the procedures and time for selecting an	Google recognizes that regulated entities need to be able to exit our Services without undue disruption to their business, without limiting their compliance with regulatory	Transition Term



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	alternative third-party service providers. In addition, banks must set a procedure if they choose to bring the outsourced function in-house for each of their Material outsourcing contracts.	<p>requirements and without any detriment to the continuity and quality of their service to their own clients. To help regulated entities achieve this, upon request, Google will continue to provide the Services for 12 months beyond the expiry or termination of the contract.</p> <p>Our Services enable you to transfer your data independently. You do not need Google's permission to do this. However, if a regulated entity would like support, upon request, Google will provide advisory and implementation services to assist in migrating workloads or otherwise transitioning use of the Services.</p>	Transition Assistance
56	<b>O. Access to outsourced data</b>		
57	33. Banks are required to ensure that for all outsourcing arrangements, SAMA has unrestricted and timely access to current and accurate records pertaining to the outsourcing as per Article # 17 and 18 of the Banking Control Law dated 22/2/1386 H (11/6/1966).	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. Regulated entities may access their data on the services at any time and may provide their supervisory authority with access. These rights apply regardless of the service location.	Regulator Information, Audit and Access Customer Information, Audit and Access
58	34. Banks are also required to ensure that for all outsourcing arrangements, SAMA has unrestricted access to data pertaining to the outsourcing, if located at the premises of the third-party service provider; and SAMA and the Banks' auditors must be able to exercise those rights of access.	See above.	N/A
59	<b>P. Monitoring the relationship</b>		
60	35. Banks must ensure they have sufficient and appropriate resources to manage and monitor the outsourcing relationship. The type and extent of resources required will depend on the materiality of the outsourced business function or activity. At a minimum, monitoring must include:	<p>You can monitor Google's performance of the Services (including the SLAs) on an ongoing basis using the functionality of the Services.</p> <p>For example:</p> <p><a href="#">Status Dashboard</a> provides status information of the Services</p> <p><a href="#">Admin Console Reports</a> allow you to examine potential security risks, measure user collaboration, track who signs in and when, analyze administrator activity, and much more.</p> <p><a href="#">Access Transparency</a> is a feature that enables you to review logs of actions taken by Google personnel regarding your user content. Log entries include: the affected resource, the time of action, the reason for the action (e.g. the case number associated with the support request); and data about who is acting on data (e.g. the Google personnel's location).</p>	Ongoing Performance Monitoring



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#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
61	a) Maintaining appropriate levels of regular contact with the third-party service provider. This will range from daily operational contact to senior management involvement; and	See above.	N/A
62	b) A process for regular monitoring of performance under the agreement, including meeting criteria concerning service levels.	See above.	N/A
63	36. Banks should immediately report any breaches of legal and or regulatory requirements or any adverse developments and problems affecting the outsourcing arrangement to SAMA. The report should also include measures proposed and taken for continuity of the service.	<p>Google recognizes that to effectively manage your use of the Services you need sufficient information about the Services on a regular basis. We provide a number of mechanisms to assist you to effectively oversee the Services on an ongoing basis.</p> <p>Google will make information about developments that materially impact Google's ability to perform the Services in accordance with the SLAs available to you. More information is available on our <a href="#">Google Workspace Status dashboard</a> page.</p> <p>In addition, Google will notify you of data incidents promptly and without undue delay. More information on Google's data incident response process is available in our <a href="#">Data incident response whitepaper</a>.</p>	<p>Significant Developments</p> <p>Data Incidents (<a href="#">Cloud Data Processing Addendum</a>)</p>
64	37. Where a Material outsourcing agreement is terminated, banks must notify SAMA immediately and provide a statement about the transition arrangements and future strategies for carrying out the outsourced material business function or activity.	Google recognizes that regulated entities need to be able to exit our Services without undue disruption to their business, without limiting their compliance with regulatory requirements and without any detriment to the continuity and quality of their service to their own clients. To help regulated entities achieve this, upon request, Google will continue to provide the Services for 12 months beyond the expiry or termination of the contract.	Transition Term
65	<b>Q. Audit arrangements</b>		
66	38. Banks' internal audit function must audit Material outsourced activities on a regular basis and report to the Board or Board Audit Committee on compliance with the outsourcing policy.	Google grants audit, access and information rights to regulated entities and their appointees. This includes the regulated entity's internal audit department or a third party auditor appointed by the regulated entity.	Customer Information, Audit and Access
67	39. SAMA may request an appropriate external expert to provide an assessment of the risk management processes in place in regards to the outsourcing of a Material business function or activity. This could cover areas such as information technology systems, data security, internal control frameworks and business continuity plans.	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees.	Regulator Information, Audit and Access
68	<b>R. Documentation requirement</b>		
69	40. Banks are required to keep a register of all their outsourcing arrangements. The documentation for each outsourcing arrangement should include at least the following information:  With regard to the outsourcing arrangement		



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#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
70	a) A reference number for each outsourcing arrangement;	This is a customer consideration.	N/A
71	b) A brief description of the function that is outsourced;	The Google Workspace Services are described on our <a href="#">services summary</a> page. You decide which services to use, how to use them and for what purpose. Therefore, you decide the scope of the arrangement.	Definitions
72	c) Whether it is considered Material or not, the reasons why it is considered as such and the date of the last respective assessment; and	This is a customer consideration.	N/A
73	d) Whether or not personal and confidential data is processed, transferred or held by the third party service provider.	You operate the services independently without action by Google personnel. You decide which services to use, how to use them and for what purpose. You also decide what data you provide to the services under your account and may access your data on the services at any time.	N/A
74	With regard to the third party service provider		
75	a) Their name and registered address; and	Refer to our <a href="#">Google Contracting Entity</a> page for information about which Google entity is the provider of the services in each country / region. Each entity is permitted to provide the services in the relevant country / region.	N/A
76	b) Location of third party service provider.	Information about the location of Google's facilities and where individual Google Cloud services can be deployed is available on our <a href="#">Global Locations page</a> .	N/A
77	In addition, the outsourcing register should include at least the following information with regard to the outsourcing of Material functions		
78	a) The date of the last risk assessment and a brief summary of the main results;	This is a customer consideration.	N/A
79	b) The individual or decision-making body or committee in the bank that approved the outsourcing arrangement;	This is a customer consideration.	N/A
80	c) The commencement date and, as applicable, the expiry date and/or notice periods; and	Refer to your Google Cloud Financial Services Contract.	Term and Termination
81	d) The date of the last and next scheduled audit, where applicable.	The regulated entity is best placed to decide what audit frequency and scope is right for their organization. Our contract does not limit regulated entities to a fixed number of audits or a pre-defined scope.	Customer Information, Audit and Access
82	<b>v. Outsourcing to Third-Party Service Providers Located Overseas</b>		
83	41. The outsourcing of activities by banks to third-party service providers located overseas exposes them to a number of additional risks including the foreign country's economic, political, regulatory, legal and infrastructure conditions. Furthermore an outsourcing activity involving transmission to and retention of customer and financial data by a third-party service provider located overseas raises a number of risks. This includes potential breach of customer confidentiality (as stated in Article 19 of the Banking Control Law), and access to customer data by foreign regulatory and or judicial authorities, right of access by SAMA to the third-party service providers' overseas	<p><u>Location</u> Google has a data center in Dammam. See our <a href="#">Global Locations page</a> for more information.</p> <p>To provide you with a fast, reliable, robust and resilient service, Google may store and process your data where Google or its subprocessors maintain facilities.</p>	Data Transfers ( <a href="#">Cloud Data Processing Addendum</a> )



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#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
	<p>operations and any restrictions and or delays on timely provision of data to SAMA as required under Article 17 and 18 of the Banking Control Law.</p>	<ul style="list-style-type: none"> <li>Information about the location of Google's facilities and where individual Google Workspace services can be deployed is available on our <a href="#">Global Locations page</a>.</li> <li>Information about the location of Google's subprocessors' facilities is available on our <a href="#">Google Workspace and Cloud Identity Subprocessors page</a>.</li> </ul> <p>Google provides the same contractual commitments and technical and organizational measures for your data regardless of the country / region where it is located. In particular:</p> <ul style="list-style-type: none"> <li>The same robust security measures apply to all Google facilities, regardless of country / region.</li> <li>Google makes the same commitments about all its subprocessors, regardless of country / region.</li> </ul> <p><u>Supervisory authority's right of access</u>            Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. These rights apply regardless of the service location.</p> <p><u>Foreign authorities</u>            Google understands that this is important and is committed to maintaining trust with customers by being transparent about how we respond to government requests.</p> <p>If Google receives a government request, Google will:</p> <ul style="list-style-type: none"> <li>attempt to redirect the request to the customer</li> <li>notify the customer prior to disclosure unless prohibited by law</li> <li>comply with the customer requests to oppose disclosure</li> <li>only disclose if strictly necessary to comply with legal process</li> </ul> <p>More information about Google's practices around government requests for data is available in our <a href="#">Government Requests for Cloud Customer Data</a> whitepaper.</p> <p>To provide even more transparency, Google reports the government requests we receive for enterprise Cloud customers in our <a href="#">Enterprise Cloud Transparency Report</a>.</p>	<p>Data Security; Subprocessors (<a href="#">Cloud Data Processing Addendum</a>)</p> <p>Regulator Information, Audit and Access</p> <p>Confidentiality</p>
84	<p>42. For any proposed outsourcing arrangements to a third-party service provider located overseas, banks are required to seek a written SAMA no objection and provide the following information to SAMA with their request:</p>		



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#	Framework reference	Google Cloud commentary	Google Cloud Financial Services Contract reference
85	a) Details of the function to be outsourced;	Google Workspace is a public cloud service. It provides Software as a Service. Customers can choose to deploy Google Workspace as part of a hybrid or multi-cloud deployment.	Definitions
86	b) Categorization of the function (Material and non-Material outsourcing);	This is a customer consideration.	N/A
87	c) Rationale for outsourcing (including why it cannot be done within KSA);	This is a customer consideration. Google has a data center in Dammam. See our <a href="#">Global Locations page</a> for more information.	N/A
88	d) Details on the third-party service provider located overseas;	Refer to Row 83 for information on the location of the service.	N/A
89	e) Details on the nature and disposal of the data to be transferred (if applicable);	Google provides you with choices about where to store your data. Once you choose where to store your data, Google will not store it outside your chosen region(s).  <a href="#">Data regions</a> allows you to control the geographical location of your Google Workspace data at rest. You can also choose to use tools provided by Google to enforce data location requirements. For more information, see our <a href="#">Trusting your data with Google Workspace whitepaper</a> .	Data Location ( <a href="#">Service Specific Terms</a> )
90	f) Legal opinion confirming that the outsourcing arrangement is in compliance with Banking Control Law and other regulations; and	This is a customer consideration.	N/A
91F	g) Confirmation in writing by the Bank supported by a legal opinion confirming SAMA's right of access to the outsourcing activity at the third-party service provider.	Google recognizes that regulated entities and their supervisory authorities must be able to audit our services effectively. Google grants information, audit and access rights to regulated entities, supervisory authorities, and both their appointees. These rights apply regardless of the service location.	Regulator Information, Audit and Access