



**In the name of Allah, the Most Gracious, the Most Merciful**

**All praise is due to Allah, the Cherisher of the world, and peace and blessings be upon the Prophet of Allah, on his family and all his companions**

**SHARIAH COMPLIANCE CERTIFICATE ("FATWA - CERTIFICATE OF APPROVAL")**

The Shariah Advisor of HABIB BANK ZURICH PLC (the "Bank"), offering Shariah compliant products under the brand name 'Sirat', issued the following Shariah opinion in respect of the Bank's:

**SIRAT CURRENT ACCOUNTS**

In compliance with the Terms of Reference, the Shariah Advisor (Mufti Barkatulla), has reviewed, from Shariah compliance standpoint, the structure, processes, procedures and legal documentation pertaining to **Sirat Current Accounts** to be offered to the Bank's clients in the United Kingdom based on the Islamic financial structure of Qard Hassan.

**Opinion and ruling:**

The **Sirat Current Accounts** offered by the Bank is in compliance with the Shariah rules and principles and the Bank is allowed to offer **Sirat Current Accounts** to its clients who are looking for financing in a Shariah compliant manner.

Allah Knows Best.

**Approved and signed by the Bank's Shariah Advisor on 28<sup>th</sup> February 2019**

**(Mufti) Abdul Kadir Barkatulla**  
Shariah Judge at Islamic Shariah Council, London

(مفتی) برکت اللہ عبد القادر