



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 SAVINGS 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 Savings Accounts** to be offered to the Bank's clients in the United Kingdom based on the Islamic financial structure of Wakala.

Opinion and ruling:

The **Sirat Savings Accounts** offered by the Bank is in compliance with the Shariah rules and principles and the Bank is allowed to offer **Sirat Savings 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 10th September 2019

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

(مفتی) برکت اللہ عبد القادر