

## Certificate of Sharia'a Compliance for Personal Finance Facility

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم  
وعلى آله وصحبه أجمعين وعلى من تبعهم بإحسان إلى يوم الدين

All praise is to Allah (swt) and His blessing and peace be upon His Beloved  
Messenger (saw) and upon his family and companions; and upon those who  
follow with righteousness till the Day of Judgement.

In compliance with the Terms of Reference of the Committee, having reviewed the  
**Personal Finance Facility** documentation including all related contracts, literature  
and associated processes, and after making all required amendments:

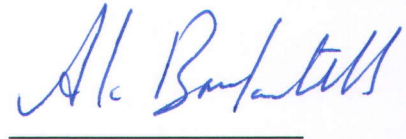
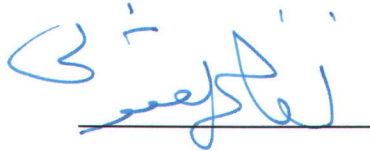
We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm  
that in our opinion the **Personal Finance Facility** is in accordance with the  
Murabaha Principle of Islamic Finance and therefore we allow the Bank to provide  
this facility to its customers.

*And Allah Knows best.*

Dr. Abdul Sattar  
Abu Ghuddah

Skh. Nizam Yaqoobi

Mufti Barkatullah



*This certificate was signed on Wednesday 1<sup>st</sup> of February 2006*