



AL RAYAN BANK

## Certificate of Approval for Current Accounts

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 be 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 and discussed the **Current Account** products' documentation including all related contracts, literature and processes, and after making all required amendments:

We the 'Sharia Supervisory Committee' for Al Rayan Bank PLC confirm that in our opinion the **Current Account** products are in accordance with the Qard principle of Islamic Sharia and therefore we allow the Bank to provide these products to its customers.

*And Allah Knows best.*

Dr. Abdul Sattar  
Abu Ghuddah

Skh. Nizam Yaqoobi

Mufti Barkatullah

*\*This certificate was signed on Sunday 16<sup>th</sup> August 2015*

This fatwa was issued for this specific product which is provided by Al Rayan Bank PLC and will not apply to or can be used for any other similar product(s).

\*This certificate was originally signed off on Wednesday 1<sup>st</sup> February 2006. It was also signed off by Mufti Taqi Usmani at that time.

The reason for the new sign off is changing the trading name of the bank.