

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

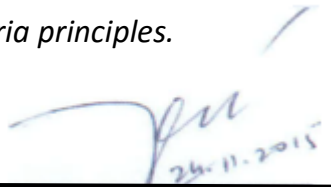
# Shari'ah Compliance Certificate

## Dubai Islamic Personal Finance

*DIBPAK is offering Personal Finance Facility based on Sale Structure (Musawama/Murabaha) for commercial and personal needs of individuals, where the goods will be initially procured from a commodity seller and sold to the customer on deferred basis. The product comprises the following basic features:*

- *After evaluating the application from PF Customer, the bank will purchase specified goods (e.g. cotton) from a commodity seller on spot payment basis.*
- *The goods will be identified (i.e. the location and warehouse details) will be disclosed to*
- *The Bank, after getting the title to and possession of the goods, will sell the goods to PF Customer on deferred payment basis.*
- *The possession (constructive) of goods will be given through a DO/DC in favor of PF*
- *The DO/DC issued will give complete right to the beneficiary to possess the goods or to liquidate the same by selling it to the ultimate buyer.*
- *Special Sharia Controls have been added to ensure Sharia compliance of the product at various stages, so there's no possibility /chance of returning goods to the original seller (directly or indirectly) and it will be strictly monitored on continuous basis.*

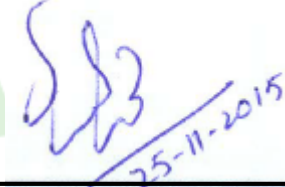
*We have reviewed the structure of the product along with its documentation and would like to confirm that it is in accordance with Sharia principles.*

  
25-11-2015

**Mian Muhammad Nazir**  
Member Shari'ah Board



**Dr. Hussain Hamed Hassaan**  
Chairman Shari'ah Board

  
25-11-2015

**Mufti Muhammad Hassan Kaleem**  
Country Head Shari'ah