

باسمہ تعالیٰ

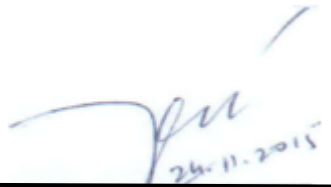
Shari'a Compliance Certificate

Dubai Islamic Personal Finance

DIBPL 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) and will be disclosed to bank.*
- *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 customer.*
- *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.*

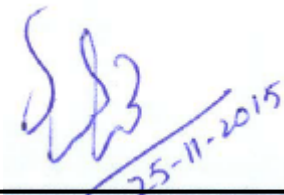
We have reviewed the structure of the product along with its documentation and would like to confirm that it is in accordance with Sharia principles.



Mian Muhammad Nazir
Member Shari'a Board



Dr. Hussain Hamed Hassaan
Chairman Shari'a Board



Mufti Muhammad Hassaan Kaleem
Resident Shari'a Board Member