



بنك دبي الإسلامي  
Dubai Islamic Bank

هيئة الفتوى والرقابة الشرعية  
Fatwa & Shariah Supervisory Board

6 March 2007

Director  
Islamic Banking Department  
State Bank of Pakistan  
I.I. Chundrigar Road  
Karachi

Re: DIBPL Auto Finance Product

I have reviewed and corrected at various stages the structure and the following documents for Dubai Islamic Bank Pakistan Limited in relation to its *Auto Finance product* (based on *Shirkat-ul-Milk* and Sharia compliant *Ijara* structure) and would like to confirm that they comply with the principles of Sharia.

1. Undertaking to Lease;
2. Musharaka Agreement;
3. Title Agency Agreement;
4. Lease Agreement;
5. Service Agency Agreement;
6. Purchase Undertaking; and
7. Sale Undertaking.

May Allah Almighty guide us to the right path.

Dr. Hussain Hamed Hassan  
Sharia Advisor  
Dubai Islamic Bank Pakistan Limited.

APPROVED  
06 MAR 2007  
by Dr. Hussain