



**SHARIAH COMPLIANCE CERTIFICATE**  
**FOR**  
**MURABAHA EQUIPMENT FINANCE PRODUCT**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The Murabaha Equipment Finance Product was developed by Albaraka Bank in consultation with the Shariah Supervisory Board to offer Shariah Compliant Finance on Murabaha Basis.

Pursuant to its mandate, the Shariah Supervisory Board has duly reviewed the structure and the associated documents for the Murabaha Equipment Finance Product, and duly confirms that the Murabaha Equipment Finance Product is consistent with the Shariah principles that govern the Murabaha contract in terms of the AAOIFI Standards as interpreted by the Shariah Supervisory Board of the Bank.

Dr Abdus Sattaar Abu Ghuddah  
Chairman

Shaykh Mahomed Shoaib Omar  
Member

Mufti Zubair Bayat  
Member

Mufti Shafique Jakhura  
Member

Date: 18 November 2019



**SHARIAH COMPLIANCE CERTIFICATE**  
**FOR**  
**MURABAHA MOTOR VEHICLE FINANCE PRODUCT**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The Murabaha Motor Vehicle Finance Product was developed by Albaraka Bank in consultation with the Shariah Supervisory Board to offer Shariah Compliant Finance on Murabaha Basis.

Pursuant to its mandate, the Shariah Supervisory Board has duly reviewed the structure and the associated documents for the Murabaha Motor Vehicle Finance Product, and duly confirms that the Murabaha Motor Vehicle Finance Product is consistent with the Shariah principles that govern the Murabaha contract in terms of the AAOIFI Standards as interpreted by the Shariah Supervisory Board of the Bank.

Dr Abdus Sattaar Abu Ghuddah  
Chairman

Shaykh Mahomed Shoaib Omar  
Member

Mufti Zubair Bayat  
Member

Mufti Shafique Jakhura  
Member

Date: 18 November 2019



**SHARIAH COMPLIANCE CERTIFICATE  
FOR  
MURABAHA PROPERTY FINANCE PRODUCT**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The Murabaha Property Finance Product was developed by Albaraka Bank in consultation with the Shariah Supervisory Board to offer Shariah Compliant Finance on Murabaha Basis.

Pursuant to its mandate, the Shariah Supervisory Board has duly reviewed the structure and the associated documents for the Murabaha Property Finance Product, and duly confirms that the Murabaha Property Finance Product is consistent with the Shariah principles that govern the Murabaha contract in terms of the AAOIFI Standards as interpreted by the Shariah Supervisory Board of the Bank.

Dr Abdus Sattaar Abu Ghuddah  
Chairman

Shaykh Mahomed Shoaib Omar  
Member

Mufti Zubair Bayat  
Member

Mufti Shafique Jakhura  
Member

Date: 18 November 2019



**SHARIAH COMPLIANCE CERTIFICATE  
FOR  
MURABAHA TRADE FINANCE PRODUCT**

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

The Murabaha Trade Finance Product was developed by Albaraka Bank in consultation with the Shariah Supervisory Board to offer Shariah Compliant Finance on Murabaha Basis.

Pursuant to its mandate, the Shariah Supervisory Board has duly reviewed the structure and the associated documents for the Murabaha Trade Finance Product, and duly confirms that the Murabaha Trade Finance Product is consistent with the Shariah principles that govern the Murabaha contract in terms of the AAOIFI Standards as interpreted by the Shariah Supervisory Board of the Bank.

Dr Abdus Sattaar Abu Ghuddah  
Chairman

Shaykh Mahomed Shoaib Omar  
Member

Mufti Zubair Bayat  
Member

Mufti Shafique Jakhura  
Member

Date: 18 November 2019