



CERTIFICATE

of

Shari'a Compliance

We hereby certify that the following Islamic Products and Services offered by Muzn Islamic Banking, comply with the requirements as defined in Shari'a Guidelines issued by the Fatwa and Shari'a Supervisory Board of Muzn Islamic Banking:

MUZN ISLAMIC PRODUCTS AND SERVICES:

- CURRENT ACCOUNT (QARD HASAN) • SAVINGS ACCOUNT (MUDARABA) • WAKALA INVESTMENT • FLEXI WAKALA ACCOUNT
- MURABAHA AUTO FINANCE • IJARA HOME FINANCE • MURABAHA WORKING CAPITAL FINANCE
- IJARA MUNATAHIA BITTAMLEEK TERM FINANCE • SALE AND LEASEBACK FINANCE • TRADE FINANCE

Approved by Muzn Shari'a Supervisory Board Members:

Sheikh Dr. Mohamed Bin Ali Elgari
Chairman of Shari'a Supervisory Board

Sheikh Dr. Mohammed Daud Bakar
Shari'a Supervisory Board Member

Honorable Sheikh Khalfan El-Esry
Shari'a Supervisory Board Member