

SHARIAH COMPLIANCE CERTIFICATE



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ




RAQAMI ISLAMIC DIGITAL BANK CHARITY POLICY


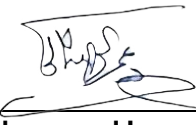
The Shariah Board has thoroughly reviewed the Charity Policy of Raqami Islamic Digital Bank (RIDBL) and is of the view that it complies with the principles and guidelines of Shariah. The policy adequately addresses the management and utilization of charity funds, and proper oversight of the funds.

1. Charity amounts received from customers not to be considered as income of RIDBL; they are to be held in a separate account.
2. Charity funds cannot be used for any person directly or indirectly associated with RIDBL.
3. The utilization of charity funds is subject to Shariah Board approval and must be for Shariah-compliant charitable purposes only.
4. RIDBL shall not promote or publicize charity disbursements for its own marketing or publicity.

On the basis of the above mentioned, *we hereby certify that the structure and mechanism of the Charity are in full compliance with the principles of Shariah.*

And Allah knows best.

		
Mufti Muhammad Ashja Khan	Mufti Muhammad Muaz Ashraf	Mufti Azfer Iqbal
Resident Shariah Board Member & Head Shariah Compliance	Member Shariah Board	Member Shariah Board

	
Mufti Muhammad Hassan Kaleem	Dr. Mufti Muhammad Imran Ashraf Usmani
Member Shariah Board	Chairman Shariah Board