

SHARIAH COMPLIANCE CERTIFICATE



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

RAQAMI ISLAMIC DIGITAL BANK


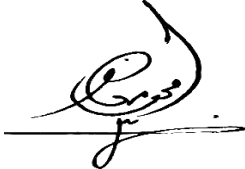

TREASURY PRODUCTS



The Shariah Board of Raqami Islamic Digital Bank Limited (RIDBL) has reviewed Shariah structures of the funds placement and acceptance with other Islamic financial institution (IFI) on the basis of Musharakah/ Wakalah, along with their respective legal agreements and Shariah guidelines as mentioned below:

- Musharakah Acceptance
- Musharakah Placement
- Wakalah Acceptance
- Wakalah Placement

The Shariah Board certifies that these Shariah structures, process flows, and legal agreements are compliant with the Shariah rules and principles.

And Allah knows the best.

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

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