

## Certificate of Shariah Approval

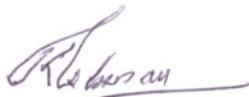
Al Baraka Bank (Pakistan) Limited has designed a Consumer Travel Services Product, Rahnuma to facilitate the traveling needs of its customers. Rahnuma Travel services offer three payment options:

- Travel Now and Pay Later
- Pay Now and Travel Now
- Save now and Travel later

The Product is structured on the concept of “Khadamaat” as the bank provides travel services to the customers through designated travel agent. “Travel now and Pay later” is a services financing facility with no extra charge on the client.

- Client interested in availing Rahnuma Travel Services opens an account with the Bank and submits the completely filled Rahnuma application form along with the required documents.
- The bank has made an arrangement with a travel agent to provide the travel services to its customers in which the bank is the Principle and the travel agent is the bank’s agent.
- Customer can select any one or the combination of more than one option (mentioned above) for the payment of this facility.
- Once the customer’s application is approved, the bank forwards the customer details to the designated travel agent to arrange his/ her travel plan.
- In case where the client opts for “Travel Now and Pay Later”. The travel package can be paid in installments.
- In case of delay of self imposed charity will be payable by the client at Bank’s administered charity account.
- No additional charges will be charged nor will rebate be awarded if the customer makes an early settlement.
- Packages will be available at market price prevailing at that time. No addition will be made.
- The bank will only charge a non-refundable flat fee for processing.

The Shariah Advisor has reviewed the above feature and confirms it to be within the ambit of Shariah.



Justice (R) Khalil-ur-Rehman  
Shariah Advisor  
Al Baraka Bank (Pakistan) Limited