

SHARIAH APPROVAL FOR NON-REMUNERATIVE DEPOSIT PRODUCTS

Al Baraka Bank's (Pakistan) Non -Remunerative Deposit Products are based on the principle of Qardh and designed strictly in conformity with the rules of Islamic Jurisprudence.

- All Terms, Conditions and processes of the following Products are approved by the Shariah Board:

Al Baraka Current Account

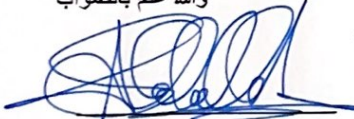
Al Baraka Basic Banking Account

Al Baraka Asaan Current Account

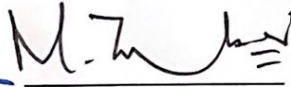
"This is to certify that we, the Shariah Board of Al Baraka Bank's (Pakistan) Ltd., have reviewed the above Depository Products and we hereby approved that to the best of our knowledge, these products do not contain any element repugnant to Shariah ruling and they are in line with Shariah guidelines. We further certify that it is permissible for depositors to open account in above mentioned Non-Remunerative Accounts offered by Al Baraka Bank's (Pakistan) Ltd. subject to compliance of the modus operandi defined above."

28th Thul- Qiaadah 1443 A.H
28th June 2022

والله علم بالصواب



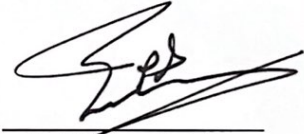
Mufti Abdullah Siddiqui
Resident Shariah Board Member



Mufti Zubair Haq Nawaz
Shariah Board Member



Mufti Khalid Hasani
Shariah Board Member



Sheikh Esam M. Ishaq
Chairman Shariah Board

