

Faysal Bank Limited

Faysal House,  
ST-02, Shahrah-e-Faisal,  
Karachi, Pakistan.

UAN 021 111 747 747  
TEL 021 3279 5668  
FAX 021 3279 3122

01 January 2011

faysalbank 

barkat islamic banking

**Fouad Farrukh**  
**Head Islamic Banking**  
**Faysal bank Limited**

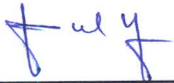
**Subject: Shariah certification for Barkat Local Murabaha product**

Dear Sir,

This is to confirm and certify that I have reviewed Agreements, process flows, checklists and manuals pertaining to proposed Barkat Local Murabaha and have found them to be in compliance with the Shariah principles.

And Allah knows best.

Regards



**Mohib Ul Haq**  
Shariah Advisor, Islamic Banking  
Faysal bank Limited

Registered Office  
Faysal House  
ST-02, Shahrah-e-Faisal  
Karachi, Pakistan.

[www.faysalbank.com](http://www.faysalbank.com)

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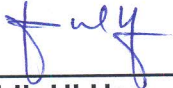
**Subject: Shariah certification for Barkat Trade Murabaha product**

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