

February 15, 2021

Muhammad Faisal Sheikh
Head Islamic Banking
Faysal Bank Limited

Subject: Shariah Certificate for Islamic Card.

We hereby certify that Shariah Board has reviewed the Legal Agreements of the "Islamic Card" (Shariah Compliant Alternate of Conventional Credit Card) and have found the following Legal Agreements and other related documents to be in compliance with Shariah principles.

1. Musawamah Agreement for Islamic card Financing.
2. Musawamah Contract.
3. Mudarabah Agreement.

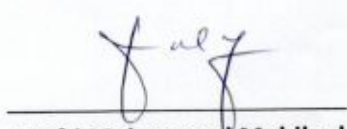
Regards



Mufti Muhammad Abdullah.
Resident Shariah Board Member



Dr. Mufti Khalil Ahmad Aazami.
Member Shariah Board



Mufti Muhammad Mohib ul Haq.
Chairman Shariah Board