Faysal Bank Limited

Faysal House ST-02, Shahrah-e-Faisal Karachi, Pakistan UAN 021 111 747 747 TEL 021 3279 5200 FAX 021 3279 5230



September 8, 2017

Hasan Junaid Nasir Head Islamic Banking Faysal Bank Limited

Subject: Shariah Certificate for Musawamah Consumer Finance.

This is to confrim and certify that the Shariah Board has reviewed the product policy, financing facility agreement & other related documents pertaining to proposed "Musawamah Consumer Finance" and have found them to be in compilance with Shariah Principles.

And Allah Knows the Best

Regards

Mufti Khawaja Noor Ul Hassan

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Resident Shariah Board Member

Dr. Mufti Khalil Ahmad Aazami Member Shariah Board Mufti Muhammad Mohib ul Haq

Chairman Shariah Board