

January 6, 2022


Muhammad Faisal Sheikh
Head Islamic Banking
Faysal Bank Limited

Subject: Shariah Certificate for Islamic Personal Finance.

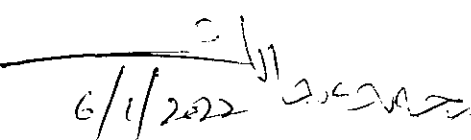
We hereby certify that Shariah Board has reviewed the Legal Agreements of the "Islamic Personal Finance" and have found the following Legal Agreements and other related documents to be in compliance with Shariah principles.

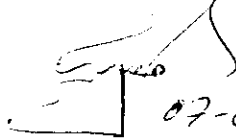
1. Musawamah Agreement for Islamic Personal Finance.
2. Musawamah Contract.
3. Shariah Structure of Islamic Personal Finance.

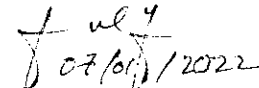
Regards


06-01-2022
Mufti Abdul Basit
Member Shariah Board


6/1/2022
Mufti Muhammad Ashja Khan
Member Shariah Board


6/1/2022
Mufti Muhammad Abdullah
Resident Shariah Board Member


07-01-22
Dr. Mufti Khalil Ahmad Aazami
Member Shariah Board


7/01/2022
Mufti Muhammad Mohib ul Haq
Chairman Shariah Board