

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**IN THE NAME OF ALLAH SUBHANAHU, THE MOST GRACIOUS, THE MOST MERCIFUL
PRONOUNCEMENT OF SHARIAH BOARD ON ISLAMIC DEPOSIT PRODUCTS**

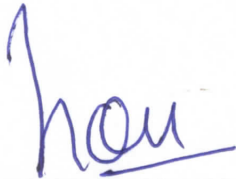
HABIBMETRO SIRAT is operating as an Islamic Banking Window and also providing different Islamic Banking deposit products under the direct supervision and guidance of an independent Shariah Board.

The Islamic current account products are offered on the basis of Qard, for safe custody of account holder's deposit where the principal amount of the customers are guaranteed.

The Islamic saving products are offered on the basis of Mudaraba, where the Bank acts as Mudarib and the account holder acts as Rabb-ul-Maal. The profit earned on Mudaraba based products is distributed as per the pre-determined profit sharing ratio and weightages.

Based upon the above, Shariah Board has reviewed the terms and conditions of the Islamic deposit products and hereby certify that all deposit products in any category including Islamic current accounts, savings accounts and Investment certificates are Shariah compliant as interpreted by the Shariah Board of the Bank.

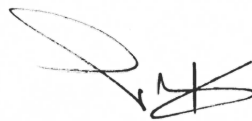
And Allah Subhanahu knows the Best.



Mufti Khawaja Noor UI Hassan
Resident Shariah Board Member



Mufti Abdul Sattar Laghari
Shariah Board Member



Datuk Dr. Mohd. Daud Bakar
Chairman Shariah Board

Date: 28th September, 2021 | Safar 20, 1443 AH