

In the Name of Allah, The Most Gracious, The Most Merciful

June 09, 2014

THE BARAKAT PRODUCT “Saving Investment Account with prizes”

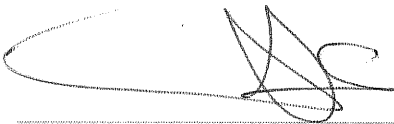
PRONOUNCEMENT OF ALBARAKA ISLAMIC BANK FATWA & SHARIA SUPERVISORY BOARD

All praise is due to Allah, The Cherisher of the World, and peace and blessing be upon the Prophet of Allah, his family, and all his companions

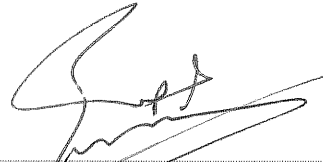
The Fatwa & Sharia Supervisory Board has reviewed the structure of **BARAKAT** product and all its terms and conditions, and it's an investment saving account with prizes paid by the Shareholders to those who invest in amounts not less than a certain limit.

The committee rules that the above product complies with principles of Sharia.

And Allah knows best.



Shaikh Dr. Abdulsattar Abu Ghuddah
Head of Sharia Board



Shaikh Esam Ishaq
Member of Sharia Board



Shaikh Dr. Nedham Yaqoobi
Member of Sharia Board