

Certificate of Sharia Compliance for 120 Day Notice Account

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم
وعلى آله وصحبه أجمعين وعلى من تبعهم بإحسان إلى يوم الدين

All praise is to Allah (swt) and His blessing and peace be upon His Beloved Messenger (saw) and upon his family and companions; and upon those who follow with righteousness till the Day of Judgement.

In compliance with the Terms of Reference of the Committee, having reviewed the **120 Day Notice Account** documentation including all related contracts, literature and associated processes, and after making all required amendments:

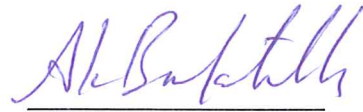
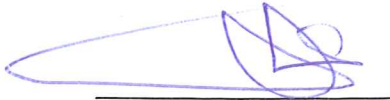
We the 'Sharia Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **120 Day Notice Account** is in accordance with the Wakala Principle of Islamic Finance and therefore we allow the Bank to provide this product to its customers.

And Allah Knows best.

Dr. Abdul Sattar
Abu Ghuddah

Skh. Nizam Yaqoobi

Mufti Barkatullah



This certificate was signed off on Thursday 19th January 2012