

## Certificate of Sharia'a Compliance for Home Purchase Plan Buy to Let

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 **Home Purchase Plan Buy to Let** documentation including all related contracts, literature and associated processes, and after making all required amendments:

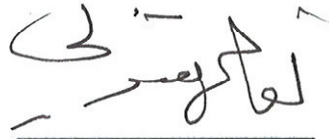
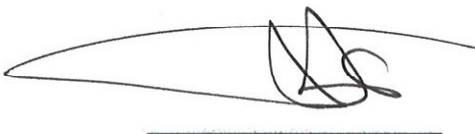
We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **Home Purchase Plan Buy to Let** product is in accordance with the Diminishing Musharakah and Ijarah Principles of Islamic Finance and therefore we allow the Bank to provide this product to its customers.

*And Allah Knows best.*

Dr. Abdul Sattar  
Abu Ghuddah

Skh. Nizam Yaqoobi

Mufti Barkatullah



*This certificate was signed off on Monday 14<sup>th</sup> December 2009*

This fatwa is issued for this specific product which is provided by Islamic Bank of Britain PLC, and will not apply to any other similar product(s).