

Certificate of Sharia'a Compliance for Commercial Property Finance

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 **Commercial Property Finance** documentation including all related contracts, literature and associated processes, and after making all required amendments:

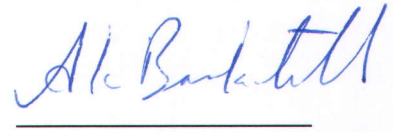
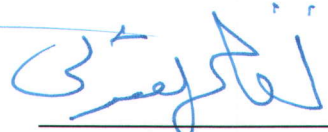
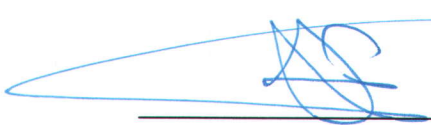
We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **Commercial Property Finance** product is in accordance with the Diminishing Musharakah and Ijara Principles of Islamic Finance and therefore we allow the Bank to provide this product to its customers.

And Allah Knows best.

Dr. Abdul Sattar
Abu Ghuddah

Skh. Nizam Yaqoobi

Mufti Barkatullah



This certificate was signed on Tuesday 11th July 2006