

Certificate of Sharia'a Compliance for Home Purchase Plan

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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

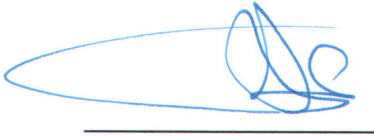
All praise is to Allah (swt) and His blessing and peace be upon His Beloved Messenger (saw) and upon his family and companions; and upon those who follow with righteousness till the Day of Judgement.

In compliance with the Terms of Reference of the Committee, having reviewed the **Home Purchase Plan** documentation including all related contracts, literature and associated processes, and after making all required amendments:

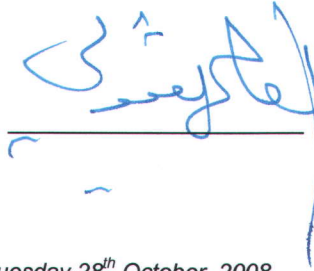
We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **Home Purchase Plan** product is in accordance with the Diminishing Musharakah and Ijarah Principles of Islamic Finance and therefore we allow the Bank to provide this product to its customers.

And Allah Knows best.

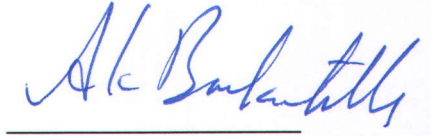
Dr. Abdul Sattar
Abu Ghuddah



Skh. Nizam Yaqoobi



Mufti Barkatullah



This certificate was signed off on Tuesday 28th October 2008