

Certificate of Approval for On Demand Savings Account

بسم الله الرحمن الرحيم


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

All Praise be 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.

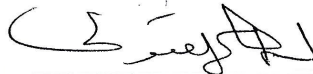
In compliance with the Terms of Reference of the Committee, having reviewed the **On Demand Savings Account** documentation including all related contracts, literature and associated processes, and after making all required amendments:

We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **On Demand Savings Account** are in accordance with the Mudaraba Principle of Islamic Finance and therefore we allow the Bank to provide these products to its customers.

And Allah Knows best.



Dr. Abdul Sattar
Abu Ghuddah



Skh. Nizam Yaqoobi



Mufti Barkatullah

This certificate was signed on Wednesday 1st of February 2006

Banking with Sharia'a principles



ISLAMIC BANK OF BRITAIN
البنك الإسلامي البريطاني