

Certificate of Sharia'a Compliance for Young Person Savings 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

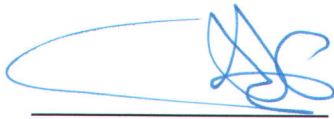
All praise is to Allah (swt) and His blessing and peace be upon His Beloved
Messenger (saw) and upon his family and companions; and upon those who
follow with righteousness till the Day of Judgement.

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

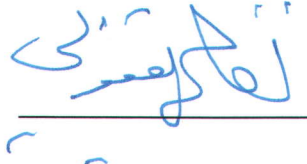
We the 'Sharia'a Supervisory Committee' for Islamic Bank of Britain PLC confirm
that in our opinion the **Young Person Savings Account** are in accordance with the
Mudaraba Principle of Islamic Finance and therefore we allow the Bank to provide
this product to its customers.

And Allah Knows best.

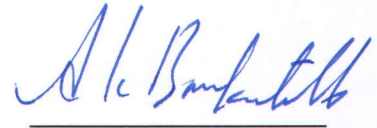
Dr. Abdul Sattar
Abu Ghuddah



Skh. Nizam Yaqoobi



Mufti Barkatullah



This certificate was signed on Wednesday 1st of February 2006