

## Certificate of Sharia Compliance for Young Person's Notice Savings Account

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ


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

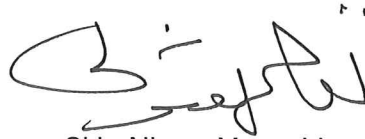
All Praise be to Allah (swt) and His blessing and peace be upon His Beloved Messenger (saw) and upon his family and companions; and upon those who follow with righteousness till the Day of Judgement.

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

We the 'Sharia Supervisory Committee' for Islamic Bank of Britain PLC confirm that in our opinion the **Young Person's Notice Savings Account** is 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 off on Monday 23<sup>rd</sup> April 2012*