

November 30, 2020

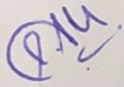
**Muhammad Faisal Shaikh**  
**Head Islamic Banking**  
**Faysal Bank Limited**

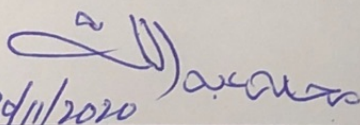
**Subject: Shariah Certificate for Islamic Card**

We hereby certify that Shariah Board has reviewed the Legal Agreements of the "Islamic Card" (*Shariah Compliant Alternate of Conventional Credit Card*) and have found the following Legal Agreements and other related documents to be in compliance with Shariah Principles.

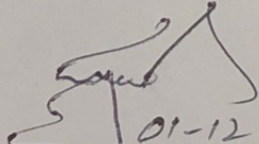
1. Agency agreement
2. Musawamah Agreement for Islamic Card financing
3. Musawamah Contract
4. Mudarabah Agreement

Regards

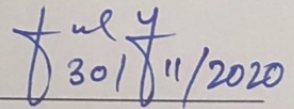


  
30/11/2020

**Mufti Muhammad Abdullah**  
Resident Shariah Board Member

  
01-12-2020

**Dr. Mufti Khalil Ahmad Aazami**  
Member Shariah Board

  
30/11/2020

**Mufti Muhammad Mohib ul Haq**  
Chairman Shariah Board