

CERTIFICATE OF SHARIAH COMPLIANCE

ISSUED TO

HBZ BANK LIMITED

I have reviewed the Sirat Premium Call Account and related documents.
I hereby confirm the Sirat Premium Call Account of HBZ Bank Limited is Shariah Compliant.

15/10/2020

DATE



MUFTI EBRAHIM DESAI

Disclaimer:

The Darul Iftaa confirms the product in reference is Shariah Compliant based on the information received.
All business practices and processes not reviewed by the Darul Iftaa are outside the scope of this certificate.
The Darul Iftaa does not take any credit for any profits nor any responsibility for any loss related to the product.
The Shariah Compliance Certificate remains valid subject to the periodic Shariah Audits conducted by the Darul Iftaa.