

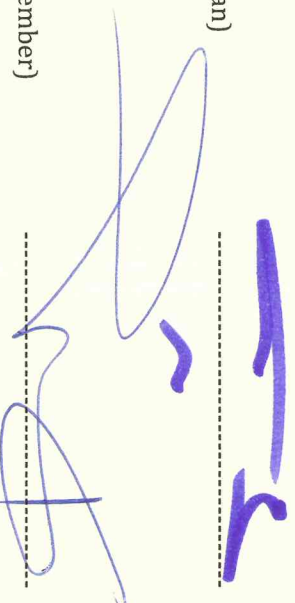
- vi. Murabahah Sale Contract;
- vii. Schedule of Charges; and
- viii. Leaflet

Pursuant to our review of the above Documents, we are of the opinion that the Islamic Credit Card Product is in compliance with Shariah principles.

Allah Almighty knows best.

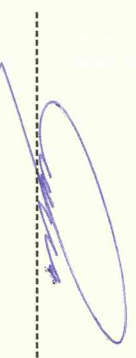
APPROVED BY:

Dr. Mohamed Ali Elgari (Chairman)



A blue ink signature of Dr. Mohamed Ali Elgari, consisting of several horizontal strokes and loops, written above a dashed horizontal line.

Datuk Dr. Mohd Daud Bakar (Member)



A blue ink signature of Datuk Dr. Mohd Daud Bakar, featuring a large loop and a horizontal stroke, written above a dashed horizontal line.

Dr. Muhammad Amin Ali Qattan (Member)



A blue ink signature of Dr. Muhammad Amin Ali Qattan, which is more complex and scribbled, written above a dashed horizontal line.

Dr. Osama Al-Dereai (Member)