


SHARIAH CERTIFICATE FOR ROSHAN DIGITAL ACCOUNT (ISLAMIC)

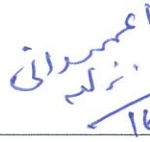
This is to confirm that we have reviewed the Roshan Digital Account (Islamic) proposition offering by HBL Islamic Banking and hereby certify to the best of our knowledge, that it does not contain any element repugnant to Shariah ruling and is in line with Shariah guidelines.

We further certify that it is permissible for customers to open HBL Roshan Digital Account (Islamic) with HBL Islamic Banking.

Signed at Karachi on 28th Safar, 1442 A.H corresponding to the October 16, 2020.


16/10/2020

Mufti Yahya Asim
Resident Shariah Board Member


16-10-2020

Dr. Ejaz Ahmed Samadani
Shariah Board Member


16-10-2020

Dr. Muhammad Zubair Usmani
Chairman Shariah Board

