

بسم الله الرحمن الرحيم

Shari'ah Supervisory Board Declaration # (009)

Date: 16/07/1429 H

Date: 19/07/2008

ADCB Meethaq Home/Real Estate/Office Space Finance Products

الحمد لله رب العالمين والصلاة والسلام على نبينا محمد وعلى آله وصحبه ، وبعد:

The Fatwa and Shari'ah Supervisory Board has reviewed the underlying Shari'ah Compliant structure, contracts and documentations for Home/Real Estate/Office Space Finance Products and its appendices; and took the following decision after the review and discussion of the said documents and appendices:

- Customer Request and Promise to Lease/Forward Lease.
- Ijarah Wa Iqtina (Lease Finance Facility).
- Ijarah Mawsoofa Fe-El-Thima (Forward Lease Finance Facility).
- Tripartite Agreement
- Agency Agreement
- Sale Undertaking
- Purchase Undertaking

The Shari'ah Supervisory Board hereby rules that the contract, structure and documentation for the ADCB Meethaq Home/Real Estate/Office Space Finance Products are in compliance with the rules and principles of the Shari'ah.

Kindly abide by it.

Hassan

Sheikh Dr. Hussein Hamid Hassan
Chairman

