



**Certificate of Shariah Compliance
for
Haj and Umrah Prepaid Card**

بسم الله الرحمن الرحيم

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم و على آله وصحبه
أجمعين و على من تبعهم بإحسان إلى يوم الدين

All praise be to Allah (swt) and his blessing and peace be upon his beloved
Messenger (saw) and upon his family and companions; and upon those who
follow with righteousness till the day of judgment.

In compliance with the terms of reference of the committee, having reviewed the **Haj and Umrah Prepaid Card** product's documentation and associated processes, and after making all required amendments:

We the 'Shariah Committee' for Islamic Banking Window of Afghanistan International Bank (AIB) confirm that in our opinion the **Haj and Umrah Prepaid Card** product is in accordance with the Wakalah and Ujrah principle of Islamic Finance and therefore we allow IBW of the bank to provide this product to its customers.

And Allah Knows Best.

Abdul Qadir Ulfat

Rahmanullah Shahab

Najeebullah Salih

"this certificate was signed on Wednesday 27th March 2019