

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
الحمد لله رب العالمين والصلاة والسلام على أشرف الأنبياء والمرسلين سيدنا ونبينا محمد
وعلى آله وصحبه أجمعين

28CSC/001/08

April 15, 2008


HSBC Amanah Mudarabah Savings Account

HSBC Amanah Central Shariah Committee ("The Committee") has reviewed the structure and documentation related to the Mudarabah Savings Account for customer's in the UAE.

The Committee approves the product and its documents subject to the following guidelines:

- The funds from the Mudarabah pool are invested by the Bank in Shariah compliant investment avenues only;
- The Bank will manage and invest the funds of the Mudarabah pool on an unrestricted Shariah compliant basis;
- The Bank should make sure that the customers' applying for the subject product have read and understood all documents and these guidelines.

And Allah knows the best.



Sheikh Nizam Yaquby



Dr. Mohammed Elgari



Dr. Muhammad Imran Usmani

Members of the Shariah Supervisory Committee
HSBC Amanah