



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Shariah Certificate

Alhamdulillah, Meezan Bank, Pakistan's first and leading Islamic Commercial Bank, is providing Islamic Banking facilities under the direct supervision and guidance of an independent Shariah Board comprising renowned Shariah scholars, chaired by Justice (Retd.) Mufti Muhammad Taqi Usmani.

Meezan Bank is full-fledged Sharia-compliant Islamic Bank which offers multiple financing products and services that are fully compliant with Shariah principles.

Meezan Bank has a team of Religious Scholars and Business professionals in the Shariah Compliance Department (SCD) to facilitate and ensure Shariah-compliance in all areas of the Bank's business and operations. In addition, a separate Shariah Audit Department is working under the Board of Directors' Audit Committee to review Shariah-compliance in the Bank.

Based on the policies and guidelines for Shariah-compliance being followed at the Bank, the strength and capacity of the full-fledged Shariah Compliance Department, and presence of robust Shariah Audit mechanism, we hereby certify that all the financing modes and products offered by Meezan Bank, including Qard and Mudarbah on Deposit side and Musharakah, Mudarabah, Musawama, Murabaha, Ijarah, Salam, Istisna, Tijarah etc. on the Financing side are, Halal, Riba-Free and in accordance with the principles of Shariah (Islamic Jurisprudence).

May Allah give us the tawfeeq & courage to work on His path and accept all our efforts in His cause – Ameen. Allah knows best.

Mufti Muhammad Naveed Alam
Resident Shariah Board Member

Dr. Muhammad Imran Ashraf Usmani
Member Shariah Supervisory Board