



## Sharia Certification for Deposit Account (Retail & SME)

Internal Sharia Supervisory Committee of Aafaq has reviewed the underlying Sharia structure and product documentation of the following Deposit Accounts (Retail & SME).

No.	Product Name	Sharia Structure
1	Wakala Deposit	Investment Wakala
2	Sahobat - Wakala Deposit with Entitlement to Draws and Prizes	Investment Wakala

The Internal Sharia Supervisory Committee hereby confirms that the underlying Sharia structure and product documentation for the Deposit Accounts as offered by Aafaq is in compliance with the principles of Sharia and provisions of AAOIFI Sharia Standards.



**Dr. Jasim Ali Al Shamsi**  
Chairman  
Internal Sharia Supervisory Committee

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