

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Certificate of Shariah Compliance

The undersigned Shariah Supervisory members of Gatehouse Bank plc's *Shariah Supervisory Board* have reviewed the structure and the terms and conditions of **Savings Account** based on the principles of Wakala. The Wakala deposits will be invested in general Treasury pool of Shariah compliant assets to generate a profit.

In their opinion the structure and the terms and conditions presented to the Shariah Supervisory Board and reviewed as of 05 March 2015 complies with the rules and principles of Shariah.

Almighty Allah knows best.



Sheikh Dr Nizam Yaqubi



Sheikh Dr Abdul Aziz Al Qassar



Sheikh Dr Esam Al Khalaf Enezi