



## Sharia Certification for Cards (Retail & SME)

Internal Sharia Supervisory Committee of Aafaq has reviewed the underlying Sharia structures and product documentation of the following Cards (Retail & SME) products.

No.	Product Name	Sharia Structure
1	Covered Cards	Murabaha (Tawarruq) / Wakala Investment
2	Fixed Fee - Credit Card	Qard Hasan - Ujra base

The Internal Sharia Supervisory Committee hereby confirms that the underlying Sharia structure and product documentation for the cards 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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