

SB/SC/NBP/2024/09

October 8, 2024

SHARIAH CERTIFICATE

AITEMAAD ADVANCE SALARY (VERSION 1.0)

The Shariah Board has reviewed consumer financing product 'Aitemaad Advance Salary' (Version 1.0) as shared by the management and declares that the presented product manual and legal documents of 'Aitemaad Advance Salary' (Version 1.0) are in conformity with the Shariah principles and relevant SBP guidelines from Shariah perspective.



Mufti Muhammad Imran
Resident Shariah Board Member



Dr. Mufti Khalil Ahmad Aazami
Member Shariah Board



Mufti Muhammad Ahmad Khan
Member Shariah Board



Mufti Sajjad Ashraf Usmani
Member Shariah Board



Mufti Ehsan Waquar Ahmad
Chairman Shariah Board