

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Bismillâhirrahmânirrahîm



**SHARIA COMPLIANCE CERTIFICATE
FOR SPECIAL CURRENT ACCOUNTS**

In accordance with the decision of the Advisory Board of Hayat Finans Katılım Bankası A.Ş., with regard to the opening of special current accounts based on Turkish Lira, foreign currencies and precious metals, it is stated that:

- Special current accounts may be considered as loans granted by customers to Hayat Finans and therefore Hayat Finans may use them at its own discretion in accordance with the principles and standards of participatory finance;
- Hayat Finans may grant certain benefits and gifts to Special Current Account holders, regardless of the balances and duration of their Special Current Accounts, provided that Hayat Finans does not incur any undertaking to do so.
- Hayat Finans may not offer current accounts and other banking services to legal entities that engaged in activities that are contrary to the principles and standards of participatory banking;

so that the opening of special current accounts based on Turkish Lira, foreign currencies and precious metals in accordance with the above mentioned conditions is deemed to be in compliance with the principles and standards of participatory banking.

Almighty Allah knows the best.

Head of Advisory Committee

Dr. Mustafa Dereci

Deputy Head of Advisory Committee

Dr. Mehmet Yuşa Özmen

Member of Advisory Committee

Prof. Dr. Ahmet Tabakoğlu