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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

### RAQAMI ISLAMIC DIGITAL BANK SAVINGS ACCOUNT

Raqami Islamic Digital Bank Limited (RIDBL) Savings Account is a regular local currency (PKR) account designed for customers to save and grow their funds through investment in Shariah-compliant avenues while meeting their everyday banking needs. The RIDBL Savings Account has three types, i.e., Wallet Savings Account, Asaan Savings Account, and Full Digital Savings Account, through which customers can experience the benefits of a digital bank built around ease of use, flexibility, and Halal returns.

#### Shariah Structure



The RIDBL Savings Account is based on the principles of 'Mudarabah' and designed in conformity with the rules of Shariah with the following key features:

- Under the Mudarabah arrangement, the Customer is the Investor ('Rabb-ul-Maal'), and RIDBL is the Manager ('Mudarib') of the funds deposited by the Customer under the terms and conditions of Mudarabah.
- The Mudarib allocates the funds received from the Rabb-ul-Maal into a deposit pool. The funds are utilized to provide financing under Islamic modes of finance approved by the Shariah Board of RIDBL.
- Profit / loss of the deposit pool is calculated every month. Net distributable profit of the deposit pool is shared between the Mudarib and Rabb-ul-Maal based on a pre-determined profit-sharing ratio announced before the beginning of the period (month).
- Profits are distributed among the participants of the pool based on pre-determined weightages announced before the beginning of the period.
- In case of loss in the pool, rules of Mudarabah would apply. Participants of deposit pool would bear the loss based on their investment ratio. No Mudarabah share will be paid to RIDBL in such case.

On the basis of above structure, we therefore, certify that the product and its features defined above along with the product program document are in accordance with the Shariah principles.

And Allah knows best.

		
<b>Mufti Muhammad Ashja Khan</b>	<b>Mufti Muhammad Muaz Ashraf</b>	<b>Mufti Azfer Iqbal</b>
Resident Shariah Board Member	Member Shariah Board	Member Shariah Board

	
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