



Shari'ah Banking

## Shari'ah Personal Fixed Deposit

We, the members of the Shari'ah Advisory Committee, hereby approve the Shari'ah Personal Fixed Deposit product, structured on the principle of Mudarabah. We have reviewed the required documents, policies and processes and are comfortable that the product is in accordance with the principles of Shari'ah.

**Mufti Zaid Haspatel**  
Chairman: Shari'ah Advisory Committee

**Mufti Tauha Karaan**  
Member: Shari'ah Advisory Committee

**Mufti Mohammad Aamir Abdullah**  
Member: Shari'ah Advisory Committee

1 April 2021 (valid for one year from issue)

Date

Standard Bank **IT CAN BE™**