

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم وعلى آله  
وأصحابه اجمعين

June 2, 2003

### HSBC Amanah Home Financing Product

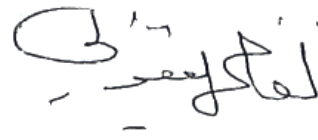
This is to certify that we have reviewed the home financing scheme designed by HSBC Amanah Finance on the basis of *Ijarah* using the following documents:

1. Amanah Home Finance Letter
2. Amanah Home Finance Product Terms and Conditions
3. Tenancy
4. Promise to Sell
5. Promise to Buy
6. Assignment
7. Sale Contract

We have reviewed the model documents and agreements proposed to be used for the purpose, and after suggesting necessary amendments (which have been implemented) and satisfying ourselves, we are of the view that, given the legal constraints in UK, this product meets the basic requirements of Shariah and the Muslims living in UK can avail of it for acquiring home in a *halal* way.



Justice (Rtd.) Muhammad Taqi Usmani



Sheikh Nizam Yaquby



Dr. Mohammed Elgari

Members of Shariah Supervisory Committee  
HSBC Amanah Home Finance