

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

الحمد لله رب العالمين و الصلاة والسلام على رسوله الكريم وعلى آله و أصحابه أجمعين

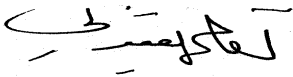
48CSC/4814/17
December 12, 2010

HSBC Amanah Mudarabah Term Investment

HSBC Amanah Central Shariah Committee (**The “Committee”**) has reviewed and approved the structure and documentation relating to the Mudarabah Term Investment (“product”) for customers in Bangladesh. The Committee approved the product and terms and conditions (Ref No: 48CSC/4819D/10) subject to the following guidelines:

- The funds from Mudarabah pool are invested by the Bank in Shariah compliant investment avenues only.
- The Bank will manage and invest the funds of the Mudarabah pool on an unrestricted Shariah compliant basis.
- The Bank should make sure that the customers applying for the product have read and understood the Terms and Conditions of Mudarabah Term Investment.

And Allah Knows best.



Sheikh Nizam Yaquby



Dr. Mohamed Ali Elgari



Dr. Muhammad Imran Usmani

Members of HSBC Amanah Central Shariah Committee

