

Pronouncement of the Internal Shariah Supervision Committee of HSBC Bank Middle East Limited

In the name of Allah, the Most Gracious, the Most Merciful
All Praise is due to Allah, the Cherisher of the world
Peace and blessing be upon the Prophet of Allah, on his family and all his companions

Shariah Current Account

The Internal Shariah Supervision Committee (“**ISSC**”) of HSBC Bank Middle East Limited (the “**Bank or HSBC**”) has reviewed the structure and documentation of the Shariah Current Account product. The Shariah Current Account is a non-interest bearing account, and the account is based on the Shariah principle of Qard (loan). The customer deposits with the bank as lender and the bank accepts the deposits as the borrower.

Documentation

- ◆ One Form (Account Opening Form)
- ◆ UAE General Terms & Conditions
- ◆ Shariah Current Account Schedule
- ◆ Additional Account Opening Form
- ◆ Shariah Current Account Tariff (Fees & Charges)

The ISSC hereby rules that the structure and documentation of the product are in accordance with the principles of Islamic Shariah.

Allah Knows best



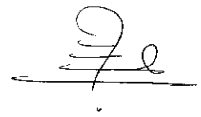
Dr Aznan Hasan



Dr Mohamed Elgari



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Members of the Internal Shariah Supervision Committee of HSBC Bank Middle East Limited

Dated: 13 June 2023