

## Sharia Board Fatwa Concerning Credit Card Finance product

All praise be to Allah, prayer and peace be upon our prophet Mohammed, his family and companions.

The Sharia Board reviewed the operational structure of the credit card finance product submitted by Kuwait Finance House – Bahrain and on its terms and conditions, which are based on AL-Qard AlHassan, allowing the client to repay the amount without any profit, and agreed upon fees for providing several services such as delivering the financed amount at the correct time and place requested by the customer, delivering the seller the value of the customer purchased items; additionally, the bank can offer discounts on those mandatory fees without any previous conditions in the agreement.

Upon such revision, the Sharia Board legitimizes and endorses this card.

And Allah knows best. Prayer and peace be upon our prophet Mohammed, his family and companions.



**Sheikh Dr. Ajeel  
Jassim Al-Nashmi**  
Chairman of Sharia Board



**Sheikh Dr. Khaled  
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