

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ  
الْحَمْدُ لِلّٰهِ وَالصَّلَاةُ وَالسَّلَامُ عَلٰی رَسُوْلِ اللّٰهِ

# Türkiye Finans

## *PARTICIPATION ACCOUNTS PERMISSION DOCUMENT*

Türkiye Finans Katılım Bankası's (Türkiye Finans Participation Bank's)

- Collecting fund from the customers with community of interest (labor-capital partnership) agreement and using the fund collected as source of financing in the ways in accordance with the Principles of Interest-free Banking;
- Being partner to the amount earned by the participation account holders after the financing extended by the Bank to the customers with commodity procurement method, at the rate determined with the Bank;
- In cases of loss on bank's Customer financing transactions based on commodity purchase, the participation account holders are subject to such loss if in nature the loss is due to negligence, indiscretion or any subject that is against the act of mudharabah;

are in accordance with the principles of Interest-free Banking.

In this context, the revenue obtained by the Participation Account holders from this partnership built with community of interest agreement is religiously halal.

For sure, only Allah knows what is most adequate is.



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