

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ  
الْحَمْدُ لِلَّهِ وَالصَّلَاةُ وَالسَّلَامُ عَلَى رَسُولِ اللَّهِ



## **SERVICE LEASE (IJARAH) FINANCING PERMISSION DOCUMENT**

With regards to the Service Lease Financing practice of Türkiye Finans Katılım Bankası (Türkiye Finans Participation Bank);

- In transactions that are in compliance with a service lease contract due to financing need, lease of a legitimate (religiously appropriate) service provided by the Bank (lessee/lessor) from the service provider (performer of the work) to the customer, upon the request of the customer (the lessee),
- Assignment of the customer by the Bank as a proxy for service procurement, follow-up of the work and payment of the price to the person performing the work, and agreement of the customer with the person from whom the service will be received pursuant to such assignment and conclusion of a service lease agreement thereof,
- Since the customer acts as the proxy of the bank, assertion that the customer will be responsible for the issues related to the agreement with the service provider and the provision of the service,
- Lease of the service received from the person performing the work within the scope of the power of attorney granted by the bank to the customer within the framework of the lease agreement and the established payment schedule thereof,

Comply with the principles of Participation Banking.

For sure, only Allah knows what's best.

**Prof. Dr. İshak Emin AKTEPE**

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