

# TEJORI

5th Jumadi Al Awal 1429H  
10th May 2008 AD

## Sharia'a Opinion Concerning Prizes of the Savings Account Tejori

Thanks be to God, The Almighty and Peace and Prayers be Upon the Master of All and Everyone Prophet Mohammed, His Relatives and Companions;

Bahrain Islamic Bank (BisB) has launched a savings account called "Tejori" to encourage customers to save and BisB gives the subscribers to this account monthly, quarterly and annual promotional prizes in addition to the profits earned from investing their funds in the savings account on a Sharia'a Mudharaba basis.

The promotional prizes given by the Bank to the holders of the savings account called Tejori are not deducted from the profits due for their funds but are provided by the Bank from its share in Mudharaba with the use of the shareholders' funds as a contribution from it towards the holders of this particular account, which is not contrary to Islamic Sharia'a.

*We pray to God to enable the account holders and the Bank to succeed.  
Prayers be Upon Prophet Mohammed, His Relatives and Companions.*



Dr. Abdul Latif Mahmood Al Mahmood  
Chairman  
BisB Sharia'a Supervisory Board