

# About our Islamic Home Purchase Plan services

## Text in yellow to be read out by Contact Centre staff

### 1. Compliance with Islamic law

Our services are regularly checked by the Islamic Bank of Britain plc. Sharia Supervisory Committee which consists of Sheikh Dr Abdul Sattar Abu Ghuddah, Sheikh Nizam Yaqoobi and Mufti A. Q. Barkatulla to ensure compliance with Islamic law. Please ask us if you want further information about the role of our scholars.

### 2. Whose Islamic Home Purchase Plans do we offer?

We only offer our own Islamic Home Purchase Plans.

### 3. Which service will we provide you with?

We will advise you on Home Purchase Plans and make a recommendation for you, after we have assessed your needs. IBB does not provide advice or information on any mortgage related products, such as buildings insurance or life insurance. If you require advice on mortgage related products, we recommend that you contact an Independent Financial Advisor.

### 4. What will you have to pay us for this service?

You will not pay a fee for the advice that we give you, however, a product administration fee is payable on submission of the application.

### 5. Refund of fees

If you pay an administration fee and your Islamic Home Purchase Plan does not go ahead, you will receive a full refund of the administration fee paid, when the decision to decline is made by Islamic Bank of Britain plc. through no fault of yours. When the decline decision is taken because you have misrepresented yourself in the application, no refund of the fee will be due.

**IBB ONLY OFFERS SHARIA COMPLIANT HOME PURCHASE PLANS. YOU MAY NEED TO GET SEPERATE ADVICE OR INFORMATION ON CONVENTIONAL MORTGAGES.**

**YOUR HOME MAY BE AT RISK IF YOU DO NOT KEEP UP THE PAYMENTS ON YOUR HOME PURCHASE PLAN**