

In the name of Allah, the Entirely Merciful, the Especially Merciful

بسم الله الرحمن الرحيم

Dated 28 Jumada Al-Oula 1447 H, corresponding to 19 November 2025 G

28 نوفمبر 2025 / الموافق 1447 هـ

Fatwa of the Shari'a Supervisory Board of Kuwait Finance House - Bahrain No. (S.B.01/2025)

فتوى هيئة الفتوى والرقابة الشرعية لبيت التمويل الكويتي - البحرين رقم (هـ.ش. 2025/01)

Pertaining to the Call Account (Investment Account)

All praise is due to Allah, Lord of the Worlds, and may the blessings and peace be upon our prophet Mohammed, and upon all his Family and Companions.

The Shari'a Supervisory Board of Kuwait Finance House - Bahrain (the "SSB") has reviewed the structure of the Call Account (Investment Account) (the "Account") offered by Kuwait Finance House - Bahrain (the "Bank"), and its terms and conditions. The Account is based on the Wakalah investment structure, whereby the Bank acts as an agent (Wakeel) in investing the funds maintained on the basis of the daily balance in the Account. The customer is entitled to receive the profit realized up to the expected profit rate, while any excess over the expected profit shall serve as an incentive for the Bank. The Bank is also entitled to a Wakalah fee as agreed. There is no objection to disclosing the expected profit rates to the customer, provided that neither the capital nor the achievement of the expected profit is guaranteed.

Accordingly, the SSB deems it permissible to operate the Call Account (Investment Account).

And Allah knows best, and may the blessings and peace be upon our prophet Mohammed, and upon all his Family and Companions.\*

Members of the Shari'a Supervisory Board

Sheikh Prof. Abdulaziz Khalifa Al Qassar  
Chairman

أعضاء هيئة الفتوى والرقابة الشرعية

الشيخ أ.د. عبد العزيز خليفة القصار  
رئيس الهيئة

Sheikh Dr. Fareed Mohamed Hadi  
Vice Chairman

الشيخ د. فريد محمد هادي  
نائب رئيس الهيئة

Sheikh Prof. Esam Khalaf Al Enezi  
Member

الشيخ أ.د. عصام خلف العنزي  
عضو الهيئة

Sheikh Prof. Ali Ibrahim Al Rashed  
Member

الشيخ أ.د. علي إبراهيم الرashed  
عضو الهيئة

\* In the event of any difference in understanding between the Arabic and English texts, the Arabic text shall prevail.

\* في حال وجود أي اختلاف في الفهم بين النصين العربي والإنجليزي، فعد بالنص العربي.