

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 جمادى الأولى 1447 هـ / الموافق 19 نوفمبر 2025 م

Fatwa of the Shari'a Supervisory Board of Kuwait Finance House – Bahrain No. (S.B.06/2025)

فتوى هيئة الفتوى والرقابة الشرعية لبيت التمويل الكويتي - البحرين رقم (هـ.ش. 2025/06)

#### Pertaining to the MyHassad 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 MyHassad Account (the "Account") offered by Kuwait Finance House – Bahrain (the "Bank"), along with its terms and conditions. The Account is based on the customer depositing an amount not less than a specified minimum in an unrestricted investment savings account, in which all deposited amounts are invested on a Mudarabah basis. The Account is treated as a regular savings account, and a common share of the profits generated is distributed according to the agreed-upon ratios. Additionally, periodic draws are conducted for specific and known prizes, which are offered by the Bank's shareholders as donations. These prizes are awarded to the depositors selected in the draws.

Accordingly, the SSB deems it permissible to operate the MyHassad 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، فتعد بالنص العربي.