

بيت التمويل الكويتي  
Kuwait Finance House  
البحرين ش.م.ب. (م) B.S.C.(c) Bahrain



Licensed as an Islamic Retail Bank by the Central Bank of Bahrain

# Libshara

**MORE CHANCES TO WIN BIG!**

2023 EDITION





# Libshara

More chances to WIN BIG!

**\$2,600,000**  
in prizes

2 Mega prizes of \$500,000 each, 10 monthly grand prizes worth \$100,000 each, quarterly prizes of \$15,000 and much more in monthly cash prizes. Libshara offers the widest range of monthly cash prizes covering many segments.



## SHARI'A BOARD FATWA CONCERNING LIBSHARA ACCOUNT\*

All praise be to Allah, prayer and peace be upon our prophet Mohammed, his family and companions.

The Shari'a Board reviewed the operational structure of the Libshara account submitted by Kuwait Finance House – Bahrain and on its terms and conditions, whereby the clients deposit amounts not less than the minimum deposit requirement in an investment savings account based on the Islamic Mudaraba concept. The account shall be treated as a normal savings account and profit yield will be distributed in accordance with the terms and conditions. Additionally, periodic draws will take place on specifically known prizes donated by the shareholders. The prizes shall be granted to the draw winners.

Accordingly, the board finds it permissible to operate in Libshara account.

And Allah knows best. Prayer and peace be upon our prophet Mohammed, his family and companions.



**Sheikh Dr. Ajeel Jassim Al-Nashmi**  
Chairman of Shari'a Board



**Sheikh Dr. Khaled Mathkour Al-Mathkour**  
Member of Shari'a Board



**Sheikh Dr. Mohammed Abdul Razaq Al-Tabtabaee**  
Member of Shari'a Board

\*Translated version of the Arabic fatwa issued by the Shari'a Board of Kuwait Finance House - Bahrain.

# **SIMPLY SMARTER BANKING BROUGHT TO LIFE**

At the core of everything we do is our mission to deliver superior products and services that will enhance your banking needs.

Our mission and our commitment are backed by a robust financial position and a long and proven heritage of ingenuity, integrity and thought-based leadership.

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**[www.kfh.bh](http://www.kfh.bh)**

# Libshara

## MORE CHANCES TO WIN BIG!

**Libshara** is an investment saving account that can be opened in Bahraini Dinars and US Dollars, compliant with the Islamic Shari'a principles, in which the funds are invested on a Mudaraba basis.

**Libshara** in Arabic vernacular means the announcement of unexpected great news.

Account holders are eligible for the following prizes contributed by the Bank's shareholders.







## MEGA CASH PRIZES

Winners	Amount	Prize
2	\$500,000	Mega Prize

\* Maintain a minimum balance of BD 50 in your account for 90 days prior to the end of the drawn month to be eligible for the grand prize.

## GRAND & MONTHLY CASH PRIZES

Total Number of Winners	Amount	Prize
10	\$100,000	Monthly Grand
4	\$15,000	Quarterly Grand
240	\$1,000	Monthly General
480	\$500	<b>Special Segments:</b>  Our Savers  Our Ladies  Our Children  Our Newborns
120	\$500	Eid Prizes for Our Children and Our Newborns

\* Maintain a minimum balance of BD 50 in your account for 30 days prior to the end of the drawn month to be eligible for the monthly prizes.

## PRIZES' MONTHLY BREAKDOWN

Draw No.	Month	Type of Draw	Total Prizes	Number of Winners	Draw Schedule*
1	January	Monthly Grand	\$100,000	1	Thursday, February 9, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
2	February	Monthly Grand	\$100,000	1	Thursday, March 9, 2023
		Quarterly Grand	\$15,000	1	
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
3	March	Monthly Grand	\$100,000	1	Wednesday, April 12, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	

\* Draw dates are subject to change in coordination with the Ministry of Industry and Commerce.

Draw No.	Month	Type of Draw	Total Prizes	Number of Winners	Draw Schedule*
4	April	Monthly Grand	\$100,000	1	Thursday, May 11, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
		Eid Prizes	\$30,000	60	
5	May	Monthly Grand	\$100,000	1	Sunday, June 11, 2023
		Quarterly Grand	\$15,000	1	
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
6	June	Mega Prize	\$500,000	1	Wednesday, July 12, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
		Eid Prizes	\$30,000	60	
7	July	Monthly Grand	\$100,000	1	Monday, August 7, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
8	August	Monthly Grand	\$100,000	1	Thursday, September 7, 2023
		Quarterly Grand	\$15,000	1	
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
9	September	Monthly Grand	\$100,000	1	Thursday, October 5, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
10	October	Monthly Grand	\$100,000	1	Tuesday, November 7, 2023
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	

\*Draw dates are subject to change in coordination with the Ministry of Industry and Commerce.



Draw No.	Month	Type of Draw	Total Prizes	Number of Winners	Draw Schedule*
11	November	Monthly Grand	\$100,000	1	Thursday, December 7, 2023
		Quarterly Grand	\$15,000	1	
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	
12	December	Mega Prize	\$500,000	1	Sunday, January 7, 2024
		Monthly General	\$20,000	20	
		Special Segments	\$20,000	40	

### LIBSHARA LOYALTY PROGRAM

A higher investment for a longer period of time increases the chances of winning **in the Mega Prize draws**.

Investment Period	Eligible Entries for Every BD 50
90 Days	1
180 days	2
360 Days	3

### LIBSHARA TOP-UP SERVICE

This service allows transfer to the Libshara accounts using a debit card from any bank in Bahrain. This function is available on our website ([www.kfh.bh](http://www.kfh.bh)).

### OPENING A LIBSHARA ACCOUNT

Open a Libshara account using KFJ Jazeel Banking App or KFHB Online (website or app) within minutes, without visiting a branch.

\* Draw dates are subject to change in coordination with the Ministry of Industry and Commerce.

# Libshara

**MORE CHANCES TO WIN BIG!**

SEGMENTED PRIZES



OUR LADIES



OUR CHILDREN



OUR SAVERS



OUR NEWBORNS



## ELIGIBILITY

- Applicants must be 18 years of age or above. Libshara may be opened on behalf of a minor by the legal guardian.
- Available to both Bahrainis and non-Bahrainis.
- Available to establishments, corporations or any other legal entity.

## ELIGIBILITY FOR LIBSHARA SEGMENTED PRIZING

### **Our Ladies**

- ◇ Libshara female clients that are 18 years old or above.

### **Our Children**

- ◇ Libshara clients who are above 2 years of age and below 18 years.

### **Our Newborns**

- ◇ Libshara clients who are 2 years of age and below.

### **Our Savers**

- ◇ Libshara clients that have an account with a minimum balance for a draw for at least 24 months including the draw date, regardless of draw type (monthly prize or grand prize).
- ◇ Clients who not have won any prize for at least the last 24 months.

## REQUIRED DOCUMENTS FOR EXISTING KFH-BAHRAIN CLIENTS

### **For Bahrainis and non-Bahrainis:**

- i. A valid smart card

## REQUIRED DOCUMENTS FOR NON-EXISTING KFH-BAHRAIN CLIENTS

### **For Bahrainis:**

- i. A valid smart card
- ii. Proof of address
  - ◇ Driver's license or
  - ◇ Utility bill
- iii. Signature

### **For non-Bahrainis:**

- i. A valid smart card
- ii. A valid passport
- iii. A valid residence visa
- iv. Proof of address
  - ◇ Driver's license or
  - ◇ Utility bill
- v. Signature

## FAQ

### **How is the Libshara account compliant with the principles of Islamic Shari'a?**

The account is based on the Mudarabah concept and the prizes are donated from the Bank's shareholders' money, not deducted from the profits or capital of the Mudarabah.

### **Who can open a Libshara account?**

Libshara accounts are available to customers of all nationalities and can be opened by individuals aged 18 and above, or by a legal guardian on behalf of a minor. The account can also be opened for establishments, corporations or any other legal entity.

### **If I'm already a KFH-Bahrain account holder, do I have to open a new account?**

Yes, you will need to open a new Libshara account.

### **How can I open a Libshara account?**

You can open an account by visiting your nearest KFH-Bahrain branch.

### **Can I open my account without visiting a branch?**

Yes, simply download the KFH Jazeel Banking App from App Store or Google Play Store or by visiting [www.kfhbonline.com](http://www.kfhbonline.com), and open your Libshara account with just a few clicks.

### **Can I deposit in any currency?**

Your Libshara account can be opened in Bahraini Dinars or USD only. To deposit in any other currency, you will need to exchange the currency to either Bahraini Dinars or USD.

### **How much should I deposit to be eligible for the draw?**

You will receive one entry into the draw for every BD 50 saved into your Libshara account for 30 days. The more you save, the more chances you will have to win.

### **If this is a Mudarabah account, can I expect any profits?**

Yes, since this is a Mudarabah account, any profits generated will be distributed to the account holders. The updated profit sharing ratio are available at [www.kfh.bh](http://www.kfh.bh) and on the KFH Mobile App.

### **How are the profits distributed?**

Actual profits are distributed on a monthly basis.

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# \$2,600,000

in prizes

Open an account instantly through  
KFH Jazeel Banking Application



بنك جزيل للصيرفة  
KFH JAZEEL BANKING

**How do I deposit or withdraw funds from my Libshara account?**

You can deposit and withdraw unlimited funds by one of the following methods:

- Visiting any of our branches.
- Transfer funds electronically to your Libshara account from your existing KFH-Bahrain account or from any account in other banks.
- Deposit funds from any bank's debit cards through our online Top-up service that is available on our website ([www.kfh.bh](http://www.kfh.bh)). However, as a Libshara account holder, you are not eligible for an ATM card or a chequebook.
- You can deposit and withdraw your funds using the KFH Jazeel Banking app or Online.

**If I open a Libshara account, will I get access to the KFH-Bahrain eBanking portal?**

Yes, you can get access to the eBanking portal by filling out an "Internet Banking Application Form".

**Will I receive SMS notifications for my Libshara Account?**

Yes, you can register your mobile number at the time of opening your account.

**Can I change my registered SMS number?**

Yes, by filling out the SMS form at your nearest KFH-Bahrain branch.

**Do you have any special prizes for clients who never won before?**

Yes, clients who have never won in the past 24 months are entitled to enter a special draw in our "Libshara Savers" segment.

**Which clients qualify for Our Newborns segment?**

Libshara clients who are 2 years of age and below.

**Which clients qualify for the Our Children segment?**

Libshara clients who are above 2 years of age and below 18 years.