

بيت التمويل الكويتي
Kuwait Finance House

البحرين ب.س.ج. (م) (Bahrain B.S.C.(c))

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



Libshara

WIN BIG, WIN PLENTY!

2021 EDITION



Libshara

WIN BIG, WIN PLENTY!

\$500,000

TWO MEGA PRIZES

2 Mega prizes of \$500,000 each and much more in monthly cash prizes. Libshara offers the widest range of monthly cash prizes covering many segments. More than 1,000 winners with the Libshara 2021 campaign.

Open an account instantly through KFH Jazeel App



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.

Kuwait Finance House – Bahrain B.S.C. (Closed)

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www.kfh.bh

Libshara

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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 an Arabic vernacular meaning the announcement of unexpected great news.

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



MEGA PRIZES

Quantity	Prize
2 x \$500,000	Mega Cash prizes

* 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 PRIZES

Total Number of Winners	Prize
10	\$100,000 Monthly Grand Cash Prize
200	\$1,000 Cash Prizes
80	\$500 Cash Prizes
600	<p>50 Prizes for Libshara Segments:</p>  Our Ladies (10 Prizes of \$500 each)  Our Children (10 Prizes of \$500 each)  Our Cards (10 Prizes of \$500 each)  Our Savers (10 Prizes of \$500 each)  Our Jazeel (10 Prizes of \$500 each)
To be announced	Special Prizes

* 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	Grand Monthly	\$100,000	1	10/2/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
2	February	Grand Monthly	\$100,000	1	10/3/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	

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

Draw No.	Month	Type of Draw	Total Prizes	Number of Winners	Draw Schedule*
3	March	Grand Monthly	\$100,000	1	8/4/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
4	April	Grand Monthly	\$100,000	1	10/5/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
		Special	TBA	TBA	
5	May	Grand Monthly	\$100,000	1	10/6/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
6	June	Mega Prize	\$500,000	1	8/7/2021
		Monthly Cash	\$20,000	40	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
		Special	TBA	TBA	
7	July	Grand Monthly	\$100,000	1	10/8/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
8	August	Grand Monthly	\$100,000	1	9/9/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
Draw No.	Month	Type of Draw	Total Prizes	Number of Winners	Draw Schedule*

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

9	September	Grand Monthly	\$100,000	1	10/10/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
10	October	Grand Monthly	\$100,000	1	10/11/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
11	November	Grand Monthly	\$100,000	1	9/12/2021
		Monthly Cash	\$20,000	20	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	
12	December	Mega Prize	\$500,000	1	10/1/2022
		Monthly Cash	\$20,000	40	
		Special Segments	<ul style="list-style-type: none"> • Our Ladies (10 Prizes of \$500 each) • Our Children (10 Prizes of \$500 each) • Our Cards (10 Prizes of \$500 each) • Our Savers (10 Prizes of \$500 each) • Our Jazeel (10 Prizes of \$500 each) 	50	

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 BD50
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).

KFH JAZEEL LIBSHARA ACCOUNT OPENING

Open your account using KFJ Jazeel Banking App within minutes, without visiting a branch.

Libshara

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SEGMENTED PRIZES



CARD HOLDERS



LADIES



SAVERS



JAZEEL



YOUTH



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 that are under (18) years old.
- **Our Savers**
 - ◇ Libshara clients that have an account with minimum balance for a draw for at least (24) months including the draw date, regardless of draw type monthly or grand.
 - ◇ Clients should not have won any prize for at least the last (24) months.
- **Our Cards**
 - ◇ Libshara clients that are primary credit card holders with “Active” credit card account at the end of the draw’s previous month.
- **Our Jazeel**
 - ◇ Libshara clients that are Jazeel account holders.

REQUIRED DOCUMENTS

- For Bahrainis: a valid Smart Card or CPR.
- For non-Bahrainis: a valid Smart Card or CPR and a Passport with a valid Visa.
- For establishments, corporations or any other legal entity:
 - ◇ Copy of a valid CR
 - ◇ 2 Original personal IDs of authorized signatory
 - ◇ Article of Association (if applicable)
 - ◇ Board Resolution (if applicable)

Libshara

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2X \$500,000

Apply and Win via KFH Jazeel



DOWNLOAD
KFH JAZEEL



بيتك جزيل للصيرفة
KFH JAZEEL BANKING

بيت التمويل الكويتي
Kuwait Finance House

البنك الإسلامي للتمويل (B.S.C.)
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KFH JAZEEL BANKING APP

KFH Jazeel Banking revolutionizes the way we do banking. It is the Bank's first FinTech initiative paving the way for the next generation of financial services at your fingertips.

As KFJ Jazeel community subscribers, clients will be able to open a KFJ Jazeel savings account in minutes and access a portfolio of services at their comfort and convenience without needing to visit a branch. It provides a full digital customer onboarding experience through smartphones (electronic KYC).

REQUIRED DOCUMENTS FOR EXISTING KFHB CLIENTS

- **For Bahrainis and non-Bahrainis:**
 - i. a valid smart card

REQUIRED DOCUMENTS FOR NON-EXISTING KFHB 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 account is available to customers of all nationalities and can be opened by individuals with the age of 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 account holder, do I have to open a new account?**

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

- **How can I open Libshara account?**

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

- **Can I open my account without visiting a KFH Branch?**

Yes, simply download KFH Jazeel Banking from App Store or Google Play Store, and open your Libshara account with a click of a button.

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

Libshara account can be opened in Bahrain Dinars or USD only. To deposit in any other currency, you will need to exchange that currency to 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 BD50 saved into your 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?**

Since this is a Mudarabah account, any profits generated will be distributed to the account holders. The updated profit distributed rates are available on KFH website (www.kfh.bh) and Mobile Application.

- **How are the Profits Distributed?**

Profits are distributed on a Monthly basis.

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

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

- Visiting any of our branches.
- Transfer funds electronically to your Libshara account from your existing KFHB eBanking and mobile banking account, your other bank's eBanking account.
- Deposit funds from any bank's debit cards through our online Top-up service that is available on our website (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 KFHB Jazeel Banking app.

- **If I open a Libshara account, will I get access to the KFHB 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 the account.

- **Can I change the SMS number?**

Yes, by filling out the SMS form at your nearest KFHB branch.

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

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

- **Do you have any special prizes for clients who are Jazeel account holders?**

Yes, clients who have opened a Jazeel Banking saving account and Libshara saving account are entitled to enter a special draw in "Our Jazeel" segment.