**ABSTRACT**

Islamic banking is highly specific and is based on the Sharia law. This banking offers new products. which comply with the prohibitions of riba, maysir, gharar. Dynamic development of this banking in the word is the consequence of its opening to culturally diverse clients, and not only Muslims. Numerous researches demonstrate that many not-Muslim clients use the financial products which are offered in Islamic banks and in the “Islamic windows” in conventional banks. The Islamic banking offer is increasingly more often dedicated to the clients beyond the Muslim community, and at the same time the products dedicated to this community are offered by traditional banks. In this way the Islamic banking offer diffuses to other cultures.