



SHARIAH COMPLIANCE CERTIFICATE

12th May 2026 - 11th May 2027

SIFR

This certificate constitutes a pronouncement by Amanah Advisors regarding SIFR. Amanah Advisors have reviewed the following:

We have reviewed the documents, structure, as well as the terms and conditions for the accounts, cards and related services of INSIFR.

We confirm that we have reviewed the above documents, and we are of the view that the documents, product and concept conform with the principles of Shariah and is Shariah compliant in our opinion.

Wij hebben de documenten, de structuur, alsmede de voorwaarden voor de rekeningen, kaarten en aanverwante diensten van INSIFR beoordeeld.

Wij bevestigen dat wij de bovengenoemde documenten hebben beoordeeld en zijn van mening dat de documenten, het product en het concept in overeenstemming zijn met de beginselen van de Sharia en naar onze mening Sharia-conform zijn.

Amanah Advisors will continue to review and perform Shariah audits to ensure continuous Shariah compliance.

Although this certificate endorses the documentation and processes, proper implementation in accordance with what has been reviewed and discussed is the sole responsibility of the end-user. Users must perform their own due diligence before using any service. This certificate is not financial advice and Amanah Advisors do not bear any liability or responsibility to any adverse outcome.

Mufti Faraz Adam,
Executive Director, Amanah Advisors