



AMANAH
ADVISORS

In the Name of Allah, The Most Kind and The Most Merciful

Shariah Compliance Certificate

For the Commodity Murabaha Product of Qardus Ltd

1st July 2021

This certificate constitutes a pronouncement by Amanah Advisors regarding the Commodity Murabaha product offered by Qardus Ltd. Amanah Advisors have reviewed and advised in making the Commodity Murabaha facility Shariah compliant.

We confirm that we have reviewed the above documents, policies and the product, 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.**

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.

Amanah Advisors performed a Sharia audit in May 2021, and can confirm that the reviewed transactions, relation documentation and processes were found to be Shariah compliant for the period June 2020 - May 2021.

To Allah belongs all praise.

Mufti Faraz Adam
Executive Director, Amanah Advisors

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Registered Number: 10807662



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ADVISORS

In the Name of Allah, The Most Kind and The Most Merciful

Shariah Compliance Certificate

For the Secured Financing Product of Qardus Ltd

3rd August 2021

This certificate constitutes a pronouncement by Amanah Advisors regarding the secured financing product offered by Qardus Ltd. Amanah Advisors have reviewed and advised in making the following documents Shariah compliant:

1. Qardus Commodity Murabaha
2. Qardus Investment Agreement
3. Qardus Debenture Agreement

We confirm that we have reviewed the above documents, policies and the product, 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.**

The secured financing product is based on Commodity Murabaha with a debenture to secure the outstanding facility.

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.

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

To Allah belongs all praise.

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