



AMANAH  
ADVISORS

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

# Shariah Compliance Certificate

## For Qardus Ltd

Validity: 1<sup>st</sup> January 2023 – 30<sup>th</sup> April 2024

This certificate constitutes a pronouncement by Amanah Advisors regarding the investment opportunities and financing arrangement by Qardus Ltd. Amanah Advisors have reviewed and advised on the Shariah compliance of the structure and its mechanics.

We confirm that we have reviewed the documents and structure, and we are of the view that it **conforms with the principles of Shariah and is Shariah compliant in our opinion.**

Amanah Advisors performed a Shariah audit for 2022, and can confirm that the reviewed transactions, relation documentation and processes were found to be Shariah compliant for 2022.

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. Participants must perform their own due diligence before investing. This certificate is not financial advice and Amanah Advisors do not bear any liability or responsibility to any adverse outcome.

To Allah belongs all praise.

**Mufti Faraz Adam**  
**Executive Director, Amanah Advisors**

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