

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



# Shariah Certificate

awarded to

## Qardus Limited

10<sup>th</sup> March 2020

This certificate constitutes a pronouncement by Amanah Advisors for the product and services of Qardus Limited.

We confirm that the Commodity Murabaha product used to finance SMEs, the business screenings processes, the adopted SPV structures and the investor subscription agreements offered by Qardus Limited **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 will be conducting a periodic review on an ongoing basis.

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

Registered office:  
16 Leicester Road  
Blaby, Leicester  
United Kingdom LE8 4GQ

0044 7399 828377  
admin@amanahadvisors.com  
amanahadvisors.com

Limited Company Registered in England and Wales.  
Registered Number: 10807662