

## CERTIFICATE OF SHARIAH COMPLIANCE

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

الحمد لله رب العالمين، والصلاة والسلام على أشرف الأنبياء والمرسلين، نبينا محمد، وعلى آله وصحبه، وسلم  
تسليماً كثيراً إلى يوم الدين

This certificate constitutes an official pronouncement by the Shariah Supervisory Board of Hejaz Financial Services on the Shariah Compliance of its investments both locally and offshore, its Islamic Superannuation service, pre and post retirement planning advice and implementation thereof as well as other relevant financial services and advice.

In compliance with the Terms of Reference of the Shariah Supervisory Board (SSB) and after reviewing the underlying documentation of the Shariah compliant offering of Hejaz Financial Services including the terms and conditions of all contracts, literature and associated processes, and after making all the required Shariah amendments:

The Shariah Supervisory Board hereby confirms that the Islamic Financial Services offered by Hejaz Financial Services are Shariah Compliant subject to the implementation of the relevant transactions in strict compliance with the approved Shariah structure and Shariah documentation as explained by the Shariah Supervisory Board.

This Shariah Compliance Certificate remains valid subject to satisfactory periodical Shariah Audits and Shariah Compliance Report Certification.

And Allah Knows Best



21/06/17

Date

Mufti Ismail Desai  
Chairman, Shariah Supervisory Board