

Certificate No: ADL00430526

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Date of Issuance: 18 May 2026



# CERTIFICATE OF SHARIAH COMPLIANCE

## STANDARD IJARAH HOME FINANCING

a home financing Product offered by **Afiyah Capital Pty Ltd** (ABN: 17 694 519 438)

Adl Advisory Sdn. Bhd. (Registration No.: 202101030702) ("Shariah Adviser"), an independent Shariah Advisory firm, hereby certifies the following:

We have conducted a Shariah review of the Product **Standard Ijarah Home Financing**, a home financing Product offered by **Afiyah Capital Pty Ltd** (ABN: 17 694 519 438). Our review encompassed a detailed Shariah review of the Financing Agreement, Ijarah Financing Terms, Mortgage Contract and Provisions, Supplementary Agreements, and other related documents—all of which pertain to the said Product.

Our review process was designed to gather necessary information and clarifications, ensuring we accumulated sufficient evidence to ascertain compliance with Shariah principles. As a result of our comprehensive review and the subsequent amendments incorporated, or to be incorporated, as per our recommendations, we hereby affirm that the Product aligns with the Shariah principles outlined by the AAOIFI Shariah Standards, in addition to adhering to established Islamic jurisprudence rules and principles.

This Shariah Certification applies exclusively to the Product detailed herein and to new contracts entered into under such Product from the date of issuance of this Certification. Existing contracts entered into before the date of issuance, as well as any additional Product or activities, are not within the purview of this certificate.

**It is to be noted that the Afiyah management is solely responsible for maintaining the Product's operations in strict adherence to Shariah guidelines and principles at all times, as guided by the Shariah Adviser, which includes periodic reporting and audit.**

Clients and other related parties are encouraged to visit the Adl Advisory website ([www.adl advisory.co](http://www.adl advisory.co)) to verify the certificate's continued validity and confirm that it remains in effect without revocation.

This certificate remains valid for ONE year, from **18 May 2026 to 17 May 2027**.

Dr. (Mufti) Yousuf Sultan,  
CSAA, CIFE

Mohamad Mishal, CSAA

Abdullah Zubayr, CSAA

**Disclaimer:** This certificate is issued solely on the basis of the documents presented to the Shariah Adviser at the time of review. It is imperative to understand that the Shariah Adviser bears no liability for any alterations made to these documents subsequent to the certificate's issuance. Therefore, the certification's purview is limited to the documentation reviewed and does not extend to the ongoing operations or activities of the trust post-certification. This certificate should not be interpreted as an endorsement or investment guidance. Productors, Settlers or Investors are strongly encouraged to conduct their own thorough due diligence prior to making any investment decisions. It is important to note that this certificate solely attests to the "Shariah compliance" of the reviewed documents. For matters concerning legal interpretations or implications, stakeholders should seek independent legal counsel. The Shariah Adviser expressly disclaims any responsibility for potential losses or damages arising from any monetary decisions based on this certificate.