

Shariah Compliance of Islamic Home Finance Product

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 Islamic Home Finance Product.

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 the Islamic Finance Provider - Hejaz Financial Services, and its Islamic Finance Product, 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 Finance product offered as Hejaz Financial Services is 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

23/10/17

Date



Mufti Ismail Desai
Chairman, Shariah Supervisory Board

