



Certificate of Shari'ah Compliance

We have reviewed the Sirat Premium Call Accounts, Sirat Saving Accounts, Sirat Islamic Investment Certificates Accounts, Sirat Current Accounts, Sirat Murabaha, Sirat Diminishing Musharaka, and Sirat Shari'ah Forward Exchange Contract.

We confirm that policy documents and procedures are adequately aligned with the principles of the Shari'ah.

Mufti Mahmood Suliman

Mufti Muhammad Haffejee

Expiry Date: 31 July 2024

Disclaimer

Any product beyond this certificate is to be reviewed in a subsequent period.