



SHARIAH COMPLIANCE CERTIFICATE

14th March 2025 - 13th March 2026

AMAL INVEST

This certificate constitutes a pronouncement by Amanah Advisors regarding the Amal Invest product offered by Amal Invest Ltd. Amanah Advisors have reviewed the following:

1. Customer Terms and Conditions
2. Amal Invest: Business Model & Operations Background Document
3. Shariah Screening Criteria and Purification Criteria

We confirm that we have reviewed the above documents, policies and the product, and we are of the view that the documents, product and concept conform with the principles of Shariah and is Shariah compliant in our opinion.

Amanah Advisors will continue to review and perform Shariah audits to ensure continuous Shariah compliance.

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. Users must perform their own due diligence before using any service. This certificate is not financial advice and Amanah Advisors do not bear any liability or responsibility to any adverse outcome.

Mufti Faraz Adam,
Executive Director, Amanah Advisors