

Shariah Compliance Certificate

awarded to

Rizq - Alternative Islamic Digital Banking

This certificate constitutes a pronouncement by Amanah Finance Consultancy in its capacity as the Shariah advisor to Rizq-Alternative Islamic Digital Banking. We confirm that the agreements, structures, processes, policies, facilities, and products offered by Rizq conform with the principles of Shariah and is Shariah compliant in our opinion. Although this certificate endorses the documentation and processes, proper implementation in accordance with what has been reviewed, discussed is the sole responsibility of the end-user. This certificate is valid until the next Shariah audit scheduled for May 2021.

Mufti Faraz Adam

Executive Director, Amanah Finance Consultancy