



ISLAMIC
FINANCE
ADVISORY

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Shari'ah Compliant Certificate

Elite Capital and Management Services Limited – Bayuti

Certification Number: 2478875-01

Date: 23 Jumada Al-Akhira 1446 (24th December 2024) | **Expiry:** 23rd Dec 2025

الحمد لله والصلاة والسلام على رسول الله وعلى آله وصحبه ومن تبعهم بإحسان إلى يوم الدين

All praise belongs to Allah and may Allah's peace and blessings be upon His Messenger, his family, companions and followers until the last day.

This certificate constitutes a pronouncement by the Islamic Finance Advisory. Based on the official documentation for the product: **'Bayuti'**, a complete review was conducted by the Islamic Finance Advisory, and accordingly conclude that the **'Bayuti'** product produced by **Elite Capital and Management Services Limited** conforms with general related principles of the Shari'ah and is hereby certified as Shari'ah Compliant.

This certification remains valid subject to a bi-annual review, and on the condition that no material changes are made to the product. Should there be any divergence, the Islamic Finance Advisory's approval will be null and void.

In Allah we put our trust.

Shaykh Dr Sajid Umar
Chair, Panel of Scholars (IFA)

Shaykh Fuad Abdo
Vice-Chair, Panel of Scholars (IFA)

Umer Suleman
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