



ISLAMIC
FINANCE
ADVISORY

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Shari'ah Compliant Certificate

Pfida Finance PLC – Home Provision Scheme

Certification Number: 2423416-03

Date: 29th Sha'ban 1445 (10th March 2024) | **Expiry:** 09th March 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, a division of the Islamic Council. Based on the official documentation for the product: '**Home Provision Scheme**', a complete review was conducted by the Islamic Finance Advisory, and accordingly conclude that the '**Home Provision Scheme**' product produced by **Pfida Finance PLC** 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)

Sajid Umar

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

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