



ISLAMIC  
FINANCE  
ADVISORY

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

# Shari'ah Compliant Certificate

**Wayhome (Unmortgage Ltd) – Gradual Home Ownership**

**Certification Number: 2463006-01**

**Date:** 18 Rajab 1445 (30th January 2024) | **Expiry:** 29th January 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: '**Gradual Home Ownership**', a complete review was conducted by the Islamic Finance Advisory, and accordingly conclude that the '**Gradual Home Ownership**' product produced by **Wayhome (Unmortgage Ltd)** 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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