



جمعية العلماء ومدرسي الإسلام في سنغافورة
Persatuan Ulama dan Guru-Guru Agama Islam (Singapura)
Singapore Islamic Scholars & Religious Teachers Association



*In the Name of Allah, Most Gracious, Most Merciful, Praise be to Allah, Lord of the Universe,
Peace and Blessings be upon His Final Messenger Prophet Muhammad, his Family,
his Companions, and all those who follow their paths*

CERTIFICATE OF SHARIAH COMPLIANCE

This Certificate is awarded to
IJARAH FINANCE PTY LTD

FSAC Shariah Committee has been presented with the product structure, processes and documentation for Ijarah Finance Pty Ltd for purpose of issuing this pronouncement for the Commercial Hire Purchase product.

This certificate endorses on the above-mentioned product as Shariah compliant under the Shariah concept of *Al-Ijarah Thumma Al-Bai' (AITAB)*. Proper implementation thereof is the sole responsibility of Ijarah Finance and the Financier.

Expiry Date: 15th August 2026

Dr Shamsiah Binte Abdul Karim
Company Secretary, FSAC Singapore Pte Ltd