



Standard Bank

مَحْرَفَيَةٌ شَرِعْيَّةٌ

SHARI'AH BUSINESS CALL ACCOUNT

We, the members of the Shari'ah Advisory Committee, hereby approve the Shari'ah Business Call Account product, structured on the principles of Qardh and Mudarabah. We have reviewed the required documents, policies and processes and are comfortable that the product is in accordance with the principles of Shari'ah.

A handwritten signature in black ink.

Mufti Zaid Haspatel
Chairman: Shari'ah Advisory Committee

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Qari Mohamad Sauleh Peck
Member: Shari'ah Advisory Committee

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Mufti Yusuf Suliman
Member: Shari'ah Advisory Committee

01/01/2026 (Valid for one year from issue)

Date