



Standard Bank

مصرفية شرعية

Shari'ah Overdraft Certificate

We, as the members of the Shari'ah Advisory Committee,
hereby approve the Shari'ah Overdraft product, structured on the
principle of Wakaalah bi al-Istithmar.

We have reviewed the required documents, policies, processes
and the terms and conditions and are comfortable that the product
is in accordance with the principles of Shari'ah.

Mufti Yusuf Suliman
Member: Shari'ah Advisory Committee

Mufti Zaid Haspatel
Member: Shari'ah Advisory Committee

Qari Mohamad Sauleh Peck
Member: Shari'ah Advisory Committee

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

Date