



# Standard Bank

مَصْرِفَيْهِ شَرِعْيَّةٍ

## 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.

Handwritten signature of Mufti Yusuf Suliman.

**Mufti Yusuf Suliman**  
Member: Shari'ah Advisory Committee

Handwritten signature of Mufti Zaid Haspatal.

**Mufti Zaid Haspatal**  
Member: Shari'ah Advisory Committee

Handwritten signature of Qari Mohamad Sauleh Peck.

**Qari Mohamad Sauleh Peck**  
Member: Shari'ah Advisory Committee

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

Date