



Standard Bank

مصرفية شرعية

SHARI'AH COMMERCIAL PROPERTY FINANCE

We, the members of the Shari'ah Advisory Committee, hereby approve the Shari'ah Commercial Property Finance product, structured on the principle of Diminishing Musharakah. We have reviewed the required documents, policies and processes and are comfortable that the product is in accordance with the principles of Shari'ah.

Mufti Zaid Haspatel
Chairman: Shari'ah Advisory Committee

Qari Mohamad Sauleh Peck
Member: Shari'ah Advisory Committee

Mufti Yusuf Suliman
Member: Shari'ah Advisory Committee

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

Date