



Shari'ah Certificate

UCount

We, the members of the Shari'ah Advisory Committee of Standard Bank, have reviewed the contracts and processes of Standard Bank's UCount Rewards Programme. Earning UCount Rewards has been endorsed as Shari'ah Compliant by the SAC, but this endorsement does not extend to all products through which rewards may be earned. It extends only to products that have been certified as compliant. The customer is responsible for ensuring that rewards are used for permissible reasons.

Mufti Tauha Karaan
Chairman: Shari'ah Advisory Committee

Mufti Zaid Haspatel
Member: Shari'ah Advisory Committee

Mufti Mohammad Aamir Abdullah
Member: Shari'ah Advisory Committee

8 JUNE 2016