

SHARI'AH PERSONAL FIXED DEPOSIT

We, the members of the Shari'ah Advisory Committee, hereby approve the Shari'ah Personal Fixed Deposit product, structured on the principle of 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.

Mufti Zaid Haspatel Chairman: Shari'ah Advisory Committee

Mufti Yusuf Suliman Member: Shari'ah Advisory Committee

Heck

Qari Mohamad Sauleh Peck Member: Shari'ah Advisory Committee

01/01/2024 (Valid for one year from issue)

Date