

## CERTIFICATION OF SHARIAH COMPLIANCE

*In the name of Allah, The Most Gracious, The Most Merciful*

We, Tawafuq Consultancy Sdn. Bhd, an independent Shariah Advisory firm, hereby acknowledge the followings:-

1. That we have reviewed the Commodity Murabahah Islamic Home Financing structure ("the Product") as employed and offered by Mutiara Mortgage & Credit Sdn Bhd (Company No.: 199301002926 (257663-T)) ("Mutiara"); and
2. That we have read and vetted through the internal documentation, operational as well as transactional documentations, legal documentations, and policies relating to the use and operation of the Product.

Pursuant to our review and deliberation of the Shariah issues associated with the aforementioned structure and its related documentations, we hereby resolve and certify that the structure, internal operating documentation, promotional documentations, and legal documentations as existing at the date of this certification are in compliance with the principles of Shariah.

This certification is valid for a period of **TWO YEARS** starting from 1 January 2021 until 31 December 2022.

This certification is strictly confined to the Commodity Murabahah Islamic Home Financing offered by Mutiara. As long as it maintains the same structure, internal documentation, and legal documentations that duly vetted by us, we shall not be held responsible for any variations and alterations that are made towards the Product's structure and furnished documentations thereafter without our approval.

We pray to Allah the Almighty in granting us all success and straight-forwardness.

﴿ وَأَخِرُ دَعْوَاهُمْ أَنْ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ ﴾

Endorsed by;  
Tawafuq Consultancy Sdn. Bhd. (201501036171 (1161491-M))

  
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Muhammad Aiman Mohamad Salmi, CPIF  
Director/Principal Consultant

Date: 1 January 2021

