



Amanah Islamic Finance Australia Pty Ltd  
765-767 Sydney Road Brunswick VIC 3056  
ACN: 168 514 261  
ACL 387406

## SHARIAH COMPLIANCE

### Head of Internal Shariah compliance

**30 November 2023**

#### PURPOSE

Internal Shariah compliance conducts monthly internal audit of ALL Amanah's Shariah compliant contracts and related processes that have been executed in the course of its Shariah compliant home financing program.

The purpose of this is to ensure the following:

1. That the Ijarah home financing program is being implemented in a manner that is consistent with the advice and endorsement of the external Shariah board including that there have been NO changes to contracts that were originally endorsed by the board.
2. To remedy and ensure immediate rectification of any issues arising in the course of the internal audit.
3. To support the external Shariah board when it conducts its regular Shariah audit on the affairs of Amanah.
4. The funding arrangement is also consistent with Islamic finance principles. The Financier is a non-bank financial institution that sources the funding for its home financing program through the non-bank market for residential mortgages which includes Australian superannuation funds.

#### Opinion

I confirm that based on my latest review as of 30 November 2023, Amanah has complied in all respects with the original Shariah certification of its external Shariah board.

As a matter of transparency, I am open to being contacted to discuss my findings. You may contact me on 0419 798 629 to speak to me directly.

*AND ALMIGHTY ALLAH KNOWS BEST*

IMAM UZAIR AKBAR  
HEAD OF INTERNAL SHARIAH COMPLIANCE  
AMANAH ISLAMIC FINANCE