



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

31 October 2024

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 31 October 2024, 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