



SHARIAH COMPLIANCE CERTIFICATE

OFFA HOME PURCHASE PLAN

5th February 2026

This certificate constitutes a pronouncement by Amanah Advisors regarding the Home Purchase Plan (HPP) offered by Offa.

Amanah Advisors advised on the Shariah structuring of the HPP, which is based on Diminishing Musharakah and Ijarah. Under this structure, Offa and the customer jointly acquire the property in defined ownership shares. Offa then leases its share of the property to the customer, and the customer pays rent in consideration for the use of Offa's share. Alongside the rent, the customer makes periodic acquisition payments to purchase Offa's share in agreed increments, resulting in Offa's ownership diminishing over time until the customer acquires full ownership of the property.

Amanah Advisors has reviewed and approved the following documents:

- Offer Letter – Home Purchase Plan (Rent and Acquisition)
- Diminishing Musharakah Agreement – Home Purchase Plan
- Lease – Home Purchase Plan
- Legal Charge – Home Purchase Plan

In our opinion, the product concept, mechanism, and referenced agreements conform to the principles of Shariah and are Shariah-compliant.

This certification pertains to the reviewed documentation and processes only. Correct implementation in accordance with the reviewed materials remains the sole responsibility of the relevant parties, including the end-user.

Customers should conduct their own due diligence before entering into any arrangement. This certificate does not constitute financial advice, and Amanah Advisors accepts no liability for any loss or adverse outcome arising from use of, or reliance on, this certification.

Mufti Faraz Adam,
Executive Director, Amanah Advisors