



# SHARIAH COMPLIANCE CERTIFICATE

1<sup>st</sup> November 2025 - 31<sup>st</sup> October 2026

## OFFA BRIDGING PRODUCT - RESIDENTIAL BRIDGE

This certificate is an official pronouncement by Amanah Advisors regarding the Shariah compliance of OFFA's Residential Bridging Product (the Product).

### Structure and scope

The Product is structured using Commodity Murabahah financing. We have reviewed the complete documentation set, tariffs, and end-to-end transactional flow for the Product, including the offer and acceptance sequence, agency arrangements, commodity purchase and constructive possession, onward sale, settlement procedures, and related operational controls.

### Shariah opinion

Based on our review of the documents, policies, and transactional processes presented to us, it is our opinion that the Product adheres to the principles of Islamic Finance, contemporary industry practice, and is Shariah-compliant.

### Important Disclaimer

This certificate remains in force until 31 October 2026. Any continuation beyond this date is subject to renewal following a successful Shariah audit. OFFA is solely responsible for the ongoing implementation of the product in accordance with Shariah. This certificate does not constitute financial advice. Customers should conduct their own due diligence and seek independent professional advice where appropriate.

Amanah Advisors accepts no liability for operational errors, non-compliant execution, or any financial loss arising from deviations from the approved Shariah structure.

**Mufti Faraz Adam,**  
**Executive Director, Amanah Advisors**