



AMANAH
ADVISORS

In the Name of Allah, The Most Kind and The Most Merciful

31st May 2022

Shariah Certificate No.: IBF-003

Shariah Compliance Certificate

For Affluence

This certificate constitutes a pronouncement by Amanah Advisors regarding the Affluence product offered by IBF Net.

Amanah Advisors, as the Shariah Advisor for the IBF Net has advised and reviewed the Shariah compliance of the Affluence product, including:

1. The vault with individual and collective ownership
2. The marketplace with price discovery through auction
3. The collateral-based zero-cost financing

We are of the view that the structure and the documentation **conform with the principles of Shariah and is Shariah compliant in our opinion**. Amanah Advisors will continue to provide governance, audit, and advisory support to IBF Net as the Shariah board.

Although this certificate endorses the documentation and processes, proper implementation in accordance with what has been reviewed and discussed is the sole responsibility of the end-user.

To Allah belongs all praise.

Mufti Faraz Adam
CEO, Amanah Advisors

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