



Shariah Compliance Certificate

This certificate is issued by Shariah Consultant Ltd to confirm our review and assessment of the product mentioned below:

Product Name: Seasonal Tokens

Product Description: Four Seasonal Tokens (Spring, Summer, Autumn and Winter)

Certificate Expiry Date: 03/07/2024

After thorough evaluation, we are pleased to confirm that the product has been found to be in accordance with Shariah principles. Shariah Consultant Ltd has carefully examined the product's structure, features, and underlying processes and is satisfied that it complies with the fundamental tenets of Shariah.

Shariah Consultant Ltd will continue to provide governance, audit, and advisory support to ensure the ongoing adherence of the product to Shariah principles. However, it is important to note that while we endorse the documented framework and processes, it is the sole responsibility of the end-user to implement and utilise the product in accordance with our assessment.

This certificate affirms the Shariah compliance of the reviewed product based on our evaluation. Any changes or modifications to the product's structure or processes may require additional assessment and certification.

We remain committed to upholding the highest standards of Shariah compliance and providing guidance in promoting ethical and Shariah-compliant financial solutions.

Mufti Billal Omarjee
Director, Shariah Consultant