

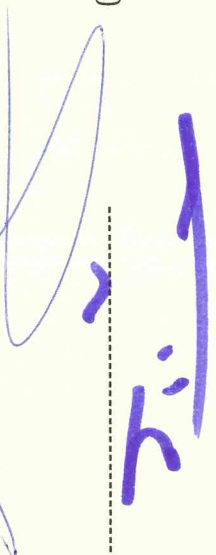
- vi. Purchase Undertaking
- vii. Service Agency Agreement
- viii. Finance Procedure Manual
- ix. System Change Specification
- x. Property takaful process note
- xi. Life takaful process note

Pursuant to our review of the above Documents, we are of the opinion that the Islamic Home Finance Product is in compliance with Shariah principles.


*Allah Almighty knows best.*

**APPROVED BY:**

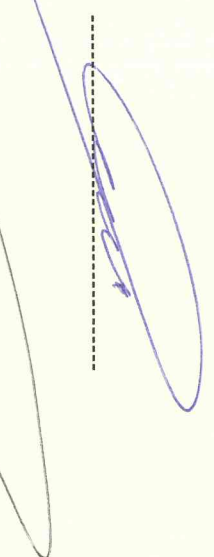
**Dr. Mohamed Ali Elgari (Chairman)**



**Datuk Dr. Mohd Daud Bakar (Member)**



**Dr. Muhammad Amin Ali Qattan (Member)**



**Dr. Osama Al-Dereai (Member)**

