

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

10th December 2021

Shariah Certificate No.: SUP-HPP-001

Shariah Compliance Certificate For StrideUp's Home Purchase Plan

This certificate constitutes a pronouncement by Amanah Advisors regarding the Home Purchase Plan offered by StrideUp.

Amanah Advisors have assisted in the Shariah product development of the Home Purchase Plan based on Diminishing Musharakah, and have advised on, reviewed, and approved the following documents as of the date of this certification:

- 1. StrideUp Lease
- 2. Home Purchase Plan Product Terms and Conditions
- 3. Equitable Charge
- 4. Legal Charge

We are of the view that the agreements, product mechanism and product concept **conform** with the principles of Shariah and is Shariah compliant in our opinion.

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

Executive Director, Amanah Advisors