

Date: August 26, 2025  
01-Rabi-ul-Awwal-1447 H.J.

**SHARIAH CERTIFICATE ON SIRAT CONSUMER AUTO FINANCE – DIMINISHING MUSHARAKAH**

HABIBMETRO SIRAT, the Islamic Banking Division of the Bank, offers a range of Shariah compliant Islamic banking consumer products under the supervision and guidance of the Shariah Board of the Bank.

SIRAT Auto Finance is based on the concept of Diminishing Musharakah.

This facility is based on joint ownership on the Musharakah assets ("Autos") in which customer will gradually purchase the Bank's share until complete asset is purchased and the ownership is completely transferred to the customer. Further, the rentals will also be paid for utilization of Bank's share as per agreed terms and conditions.

Based on the above, the SIRAT Consumer Auto Finance product complies with the principles of Islamic Shariah, as interpreted by the Shariah Board of the Bank.

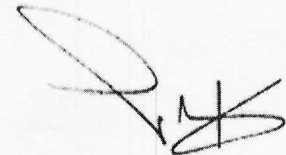
And Allah Ta'ala knows the Best.



**Mufti Khawaja Noor ul Hassan**  
Resident Shariah Board Member



**Mufti Abdul Sattar Laghari**  
Shariah Board Member



**Tan Sri. Dr. Mohd. Daud Bakar**  
Chairperson Shariah Board