

Date: September 29, 2025
07-Rabi-us-Saani-1447 H.J.

SHARIAH CERTIFICATE ON SIRAT CONSUMER HOME 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 Home Finance is based on the concept of Diminishing Musharakah.

This facility is based on joint ownership on the Musharakah asset ("Home") 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 Home Finance product complies with the principles of Islamic Shariah as interpreted by the Shariah Board of the Bank.

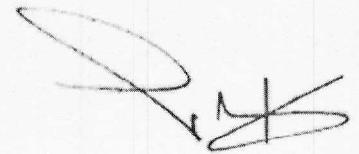
And Allah Subhanahu knows the Best.



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