

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

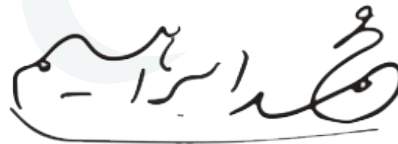
## SHARIAH COMPLIANCE CERTIFICATE FOR THE PRODUCT OF CARPLUS STRUCTURED BY EFSOL

In the capacity of Shariah Advisor of Equitable Financial Solutions (EFSOL), I certify that I have reviewed the structure of CarPlus which is based on Murabaha.

Murabaha is basically a Shariah-compliant sale product in which EFSOL sales the vehicle to its customer on cost plus profit basis. I have also examined all relevant processes and documents including the Murabaha Facility Agreement.

In addition I have reviewed in detail the funding arrangement with regard to this product. Based on Shariah rulings and to the best of my knowledge and belief, the CarPlus product of Equitable Financial Solutions (EFSOL), is compliant from all aspects of Shariah.

**In my opinion, it is permissible for the customer to obtain the vehicle under this product. And Allah knows best.**



**Mufti Muhammad Ibrahim Essa**  
Shariah Advisor

**Dated: 18<sup>th</sup> August 2015**

