

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

SHARIAH COMPLIANCE CERTIFICATE FOR THE PRODUCT OF EASYHOME STRUCTURED BY EFSOL

In the capacity of Shariah Advisor of Equitable Financial Solutions (EFSOL), I hereby certify that I have reviewed the structure of 'EasyHome' which is based on Diminishing Musharakah (Al-Shirkah Al-Mutanaqisah).

In the Diminishing Musharakah arrangement, EFSOL and customer create the partnership in a property on the basis of 'Shirkatul Milk' by purchasing the said property jointly. EFSOL transfers the usufruct of its share in the Musharakah Property to the customer by execution of a separate Ijarah Agreement. Ownership of the property is gradually transferred to the customer upon purchasing of each share of the property.

I, in my capacity as Shariah Advisor of EFSOL, have reviewed the legal documents, process flows, and other related matters of this product and:

**I hereby certify that the EasyHome product of EFSOL is in conformance with the Shariah principles and it is permissible for customers to obtain the property under this method.
And Allah knows best.**



Mufti Muhammad Ibrahim Essa
Shariah Advisor

Dated: 6th October 2015

