

Certificate No: ADL00350925

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Date of Issuance: 23 September 2025



CERTIFICATE OF SHARIAH COMPLIANCE

VEHICLE PROTECTION

*a comprehensive discretionary vehicle protection offered by
Najmaa Mutual Limited (ABN 39 686 285 450)*

Adl Advisory Sdn. Bhd. (Registration No.: 202101030702) ("Shariah Adviser"), an independent Shariah Advisory firm, hereby certifies the following:

We have conducted a Shariah review of the "Product" **Vehicle Protection**, a comprehensive discretionary vehicle protection based on the Takaful model through a discretionary mutual fund offered by **Najmaa Mutual Limited**, a non-profit company incorporated under the laws of Australia (ABN 39 686 285 450). Our review encompassed a detailed Shariah review of the Structure, PDS- Product disclosure document, Certificate of Currency, Protection schedule, Tax invoice, Member Credit, Cancellation notice, Financial Services Guide, and Target Market Determination—all of which pertain to the said "Product".

Our review process was designed to gather necessary information and clarifications, ensuring we accumulated sufficient evidence to ascertain compliance with Shariah principles. As a result of our comprehensive review and the subsequent amendments incorporated, or to be incorporated, as per our recommendations, we hereby affirm that the "Product" aligns with the Shariah principles outlined by the AAOIFI Shariah Standards, in addition to adhering to established Islamic jurisprudence rules and principles.

This Shariah Certification is applicable exclusively to the "Product" detailed herein; any additional products or activities will be subject to separate certification.

It is to be noted that Najmaa Mutual's management is solely responsible for maintaining the Takaful operations in strict adherence to Shariah guidelines and principles at all times, as guided by the Shariah Adviser, which includes periodic reporting and audit.

This certificate remains valid for ONE year, from **23 September 2025 to 22 September 2026**.

Disclaimer: This certificate is issued solely on the basis of the documents presented to the Shariah Adviser at the time of review. It is imperative to understand that the Shariah Adviser bears no liability for any alterations made to these documents subsequent to the certificate's issuance. Therefore, the certification's purview is limited to the documentation reviewed and does not extend to the ongoing operations or activities of the trust post-certification. This certificate should not be interpreted as an endorsement or investment guidance. Funders, Settlers or Investors are strongly encouraged to conduct their own thorough due diligence prior to making any investment decisions. It is important to note that this certificate solely attests to the "Shariah compliance" of the reviewed documents. For matters concerning legal interpretations or implications, stakeholders should seek independent legal counsel. The Shariah Adviser expressly disclaims any responsibility for potential losses or damages arising from any monetary decisions based on this certificate.

Dr. Mufti Yousuf Sultan
CEO, Adl Advisory Sdn Bhd