

In the Name of God, The Most Kind and The Most Merciful



2<sup>nd</sup> August 2022

# Shariah Certificate

awarded to  
**Kestrl**

This certificate constitutes a pronouncement by Amanah Advisors as the Shariah board for Kestrl.

Amanah Advisors have reviewed the suite of documents and legal structure. Amanah Advisors is of the view that the agreements, policies and products **conform with the principles of Shariah and is Shariah compliant in our opinion**. Amanah Advisors will continue to provide governance, audit, and advisory support to Kestrl among other Shariah board responsibilities.

Amanah Advisors performed a Shariah Audit for the period June 2021 – May 2022 and can confirm that Kestrl passed the Shariah Audit with an overall rating of “Good”.

This certificate is valid until the next Shariah Audit scheduled for June 2022.

Although this certificate endorses the documentation and processes, proper implementation in accordance with what has been reviewed and discussed is the sole responsibility of the end-user.

**Mufti Faraz Adam**  
**Executive Director, Amanah Advisors**

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