Certificate No: ADL00350925

بِسْمِ اللَّهِ الرَّحْمَٰنِ الرَّحِيمِ

Date of Issuance: 1 May 2026

ADL ADVISORY
شركة عدل للاستشارات الشرعية

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 titled "Vehicle Protection", a comprehensive discretionary vehicle protection operating in accordance with Takaful principles (the "Product") through a discretionary mutual structure offered by Najmaa Mutual Limited, a company incorporated under the laws of Australia (ABN 39 686 285 450). Our review encompassed a detailed Shariah review of the relevant structure, operational arrangements and documentation relating to the Product.

Our review process was designed to obtain the necessary information and clarifications to gather sufficient evidence of compliance with Shariah principles. Following our comprehensive review, we confirm that the Product aligns with the Shariah principles set out in the AAOIFI Shariah Standards and adheres to established rules and principles of Islamic jurisprudence. Therefore, it is permissible under Shariah to participate in the Vehicle Protection program as a Protection Member of Najmaa Mutual Limited.

This Shariah certification applies exclusively to the Product described herein; any additional products or activities are subject to separate certification.

This Certificate is issued based on the documents, information and representations provided to the Shariah Adviser as at the date of issuance. This Certificate reflects the Shariah Adviser's opinion regarding the Shariah compliance of the Product's structure and related arrangements reviewed. This Certificate does not constitute legal, financial, tax or investment advice, and the Shariah Adviser is not liable for any losses from monetary decisions.

Najmaa Mutual Limited's management is responsible for overseeing the discretionary mutual protection operations conducted in accordance with Takaful principles to ensure ongoing adherence to Shariah principles and guidelines, as guided by the Shariah Adviser. This includes maintaining appropriate governance, monitoring, reporting frameworks, periodic reviews and audits, and promptly identifying and rectifying any instances of non-compliance in consultation with the Shariah Adviser.

This certificate is valid for ONE year, from **1 May 2026 to 30 April 2027**.

Dr. (Mufti) Yousuf Sultan, CSAA, CIFE	Mohamad Mishal, CSAA	Abdullah Zubayr, CSAA

This certificate is verifiable via (www.adladvisory.co)