

*In the Name of Allah, The Most Beneficent, The Most Merciful*

Date: 26 July 2021



**MCCA ISLAMIC HOME FINANCE AUSTRALIA  
ANNUAL SHARIAH COMPLIANCE CERTIFICATE FOR THE PERIOD OF  
1 JULY 2020 TO 30 JUNE 2021**

The Shariah Supervisory Board (“SSB”) has performed its annual Shariah audit on the Ijarah Muntahia Bitamleek home financing product (the “Product”) of MCCA Islamic Home Finance Australia (“MCCA”) for the period of 1 July 2020 until the 30 June 2021 (“Year 2020”). The SSB has performed its supervision for the Product to enable it to express an opinion on MCCA’s level of compliance with the provisions and principles of Shariah, as well as with fatwas, resolutions and specific guidelines that were issued by it from time to time within Year 2020.

Pursuant to the above, the SSB found that MCCA has performed its Sharia compliant business activities as per the relevant Sharia requirements in a Good manner. Controls evaluated are adequate, appropriate, and effective providing reasonable assurance to the stakeholders that Shariah risks are being managed at a good standard.

*Allah Almighty knows best.*

**APPROVED BY:**

**Dr. Mohamed Ali Elgari** (Chairman)

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**Dr. Mohd Daud Bakar** (Member)

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**Dr. Muhammad Amin Ali Al- Qattan** (Member)

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**Dr. Osama Al- Dereai** (Member)

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