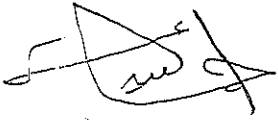


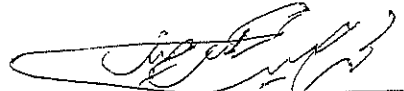
September 23, 2016

## SHARIAH COMPLIANCE CERTIFICATE

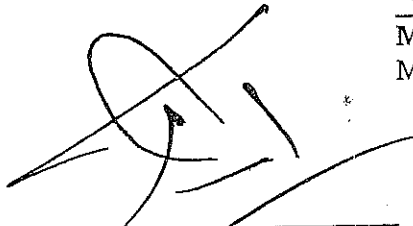
The Product Manual and Agreements of "Islami Auto Finance" have been reviewed from Shariah perspective and found them according to the dictates of Shariah.



**Mufti Javed Ahmad**  
Resident Shariah Board Member



**Muhammad Husain**  
Member, Shariah Supervisory Board



**Mufti Irshad Ahmad Aijaz**  
Chairman, Shariah Supervisory Board