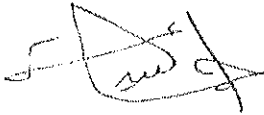


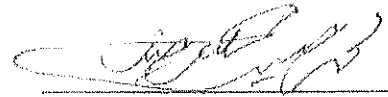
September 23, 2016

SHARIAH COMPLIANCE CERTIFICATE

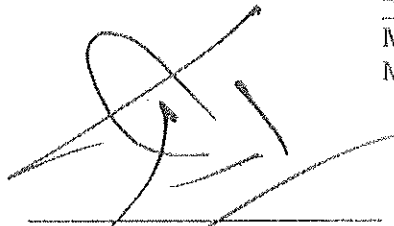
The Product Manual and Agreements of "Islami Auto Finance" have been reviewed from Shariah perspective and found them according to the dictates of Shariah.



Mufti Javed Ahmad
Resident Shariah Board Member



Muhammad Husain
Member, Shariah Supervisory Board



Mufti Irshad Ahmad Aljaz
Chairman, Shariah Supervisory Board