



ALHAMD SHARIAH ADVISORY SERVICES

(PVT) LIMITED

Certificate No: ASA/0226/001

Date: 25 Sep 2024

**Shariah Approval of Service Ijarah Based Study Now
Pay Later Education Facility Offered by EduFi**

We confirm that Edufi Financial Services Private Limited has appointed Alhamd Shariah Advisory Services Private Limited to develop a Study Now Pay Later (SNPL) Education Facility that comply with Islamic principles.

Alhamdulillah, the said SNPL Education Facility is developed on the basis of Service Ijarah.

We confirm that we have reviewed the documents and procedures of the **Study Now Pay Later Education Facility** structured on the basis of Service Ijarah and hereby certify that the entire offering procedure of this product of Edufi adheres to Islamic principles, both in letter and spirit.

We confirm that availing the SNPL Education Facility on the basis of Service Ijarah is in accordance with Shariah principles.

For and on behalf of Alhamd Shariah Advisory Services Private Limited

Mufti Uzair Bilwani
Executive Director



Mufti Abdur Rafey
Research Scholar

Mufti Ibrahim Essa
Chief Executive Officer

Note: This certificate is valid till May 31, 2025. For details, please call or WhatsApp +92 332 3705413.



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