



THE  
ISLAMIC COUNCIL  
OF EUROPE

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**Islamic Council of Europe: Islamic Finance Advisory (IFA)**

## **Shari'ah Compliance Certificate**

**Date:** 8 Rajab 1444 (23<sup>rd</sup> January 2023) | **No.:** 00004

**Company: Heylo Housing**

**Project: Your Home**

الحمد لله والصلاة والسلام على رسول الله وعلى آله وصحبه ومن تبعهم بإحسان إلى يوم الدين

**All praise belongs to Allah and may Allah's peace and blessings be upon His Messenger, his family, companions and followers until the last day.**

This certificate constitutes a pronouncement by the Islamic Finance Advisory (IFA), a division of the Islamic Council of Europe (ICE).

Based on the official documentation covering the contract, its underlying financing structure, processes and procedures that were submitted; a complete peer-to-peer review was conducted by the Islamic Finance Advisory, and accordingly hereby conclude that the '**Your Home**' by **Heylo Housing** conforms with the general financial related principles of the Shari'ah and the mandates of the widely accepted Islamic Financing Standards, and is hereby certified as Shari'ah Compliant.

This certification remains valid subject to annual reviews on the condition of no material changes being made to the product. Should there be any divergence from the framework of the currently certified product, the Islamic Finance Advisory's approval within this certificate will be null and void.

*Shaykh Dr Sajid Umar*

Shari'ah Scholar

Standing members:

Shaykh Fuad Abdo

Shari'ah Scholar

Umer Suleman

Technical Advisor

