



THE
ISLAMIC COUNCIL
OF EUROPE

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Islamic Council of Europe: Islamic Finance Committee

Shari'ah Compliance Certificate

Date: 9 Muharram 1443 (18th August 2021) | **Ref:** 2159682

Company: Heylo Housing

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 Council of Europe (ICE) in its capacity as a Shari'ah consultant to **Heylo Housing**.

Based on the official documentation covering the contract, it's underlying financing structure, processes and procedures that were submitted; a complete peer-to-peer review was conducted by the Islamic Finance committee at ICE, and accordingly hereby conclude that the '**Your Home**' financing scheme offered 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 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 Council of Europe's approval entailed within this certificate will be null and void.

Shaykh Dr Sajid Umar

Chair of Committee

Standing members:

Shaykh Fuad Abdo

Shari'ah Scholar

Umer Suleman

Business Specialist

