

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the Name of Allah, Most Gracious, Most Merciful, Praise be to Allah, Lord of the Universe, Peace and Blessings be upon His Final Messenger Prophet Muhammad, his Family, his Companions, and all those who follow their paths

Pronouncement of the FSAC Shariah Committee

The undersigned scholars of FSAC Shariah Committee have reviewed the business, model structure, and operation for:

ST&T International Pte Ltd

Each undersigned scholar has received and reviewed the company activities, business models, and financial statements of ST&T International Pte Ltd. The principal business operation is to provide health care and insurance services for pilgrims. We have assessed their main activities and other administration, operations, and financial activities presented to us and are satisfied that it is in compliance with Shariah. This decision is made based on the assurance that they have ceased providing any conventional insurance. We have not made any assessment as to the Shariah compliance of any other businesses of ST&T International Pte Ltd or any of its affiliates.

Based on our assessments on the terms of the above-mentioned documents and all other facts made known to us, the Shariah Committee hereby certifies that the company, **ST&T International Pte Ltd**, is compliant with Shariah rules and requirements. This certification is valid as long as the company does not involve in any non-Shariah compliant activities. ST&T International Pte Ltd should ensure that they continue to operate in accordance with the Shariah principles.

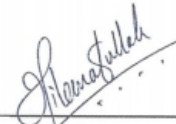
And Allah SWT knows best.



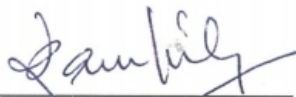
Ustaz Mohamad Hasbi Bin
Hassan




Ustaz Pasuni Bin Maulan



Associate Professor Dr
Hikmatullah Babu Sahib



Dr Shamsiah Binte Abdul Karim



Mr Azman Bin Ismail