



SHARIAH
E X P E R T S

CERTIFICATE OF SHARIAH COMPLIANCE

This certificate is awarded to

Gold Savings Account (GSA)

Awarded on 13th day of July, 2021

This certificate constitutes a pronouncement by Shariah Experts in its capacity as the Shariah advisor to Goldheart Bullion Private Limited to confirm that the subject matter, structure and terms & conditions of Gold Savings Account does not contradict with any Shariah principle. This certificate endorses only the mentioned product components; and proper implementation thereof is the sole responsibility of Goldheart Bullion Private Limited and the end-users.

Expiry Date: 12th day of July 2022

Mufti Billal Omarjee
Co-Founder



Dr Farrukh Habib
Co-Founder

Certificate No. 0001-13-07-2021

Please see Disclaimer at the second page of this Certificate

Shariah Experts Ltd

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Disclaimer

- This Certificate only includes the Gold Savings Account (GSA) as its scope and does not cover its derivatives in any form and other products or services that may be developed using GSA.
- Based on the information provided by Goldheart Bullion Private Limited (Goldheart Bullion), Shariah Experts (SE) performed the Shariah review only on the GSA in the light of the information provided (official website, Terms & Conditions of the GSA during 1st April - 31st May 2021). To that effect, SE did not discover any elements in the GSA that contradict the principles of Shariah. However, Goldheart Bullion should disclose to SE any changes in the GSA and its documents (including, product structure, legal contract, and terms & conditions) made after 31st May 2021 that may affect the Shariah status of the GSA.
- The users of GSA (be it individuals or corporates) should also be aware of that SE does not assume any responsibility for any direct, indirect, special, or consequential damages that may result to any party from the use, misuse of this Shariah Certificate by Goldheart Bullion or issuers of other products that are developed using the GSA.
- This Certificate remains valid until its expiry date (12 July 2022) given that there is no change in the information based on which this Certificate has been issued. If there is any change in the documents or information (including structure, legal contracts, terms & conditions, etc.), the validity of this Certificate will be subject to a fresh satisfactory Shariah review and audit and the issuance of a new Shariah compliance report.
- This Certificate should be considered as a statement of only Shariah compliance of GSA; and this Certificate does not construe any such information or other material as legal, tax, investment, financial, or any advice other than the Shariah compliance of GSA. Nothing contained in this Certificate constitutes a solicitation, recommendation, endorsement, or offer by SE or any third-party service provider to invest, participate, or involve in the GSA.
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