



Shariah Certification of Fair Group of Companies

By the Grace of God Almighty, we the Shariah Board of Fair have met this Nov 20th 2021 to review the Fair Group of Companies. We have reviewed the planned activities of the companies, the capital structure, as well as the Shariah governance policy of Fair.

We, the Shariah Board, shall review the products offered by Fair and certify them independently. Periodically, we shall work with the compliance department at Fair to review their activities.

We confirm, as of today, that Fair's activities and plans are Shariah compliant.

And Allah the most Gracious knows best,

A handwritten signature in black ink, appearing to read "Abubakar Muhammad Musa", written over a horizontal line.

Abubakar Muhammad Musa, CSAA

A handwritten signature in blue ink, appearing to read "Ibrahim Essa", written over a horizontal line.

Ibrahim Essa, CSAA

A handwritten signature in blue ink, appearing to read "Abdulkader Thomas", written over a horizontal line.

Abdulkader Thomas

18 April 2021
Ref.: OSG/113/2021

Mr. Khalid Zubair Parekh
Founder, Chairman & CEO
Fair FinTech Inc
USA

Dear Mr. Parekh

السلام عليكم ورحمة الله وبركاته

We hope this letter finds you well.

In accordance with item 15/3 of Article 15 of AAOIFI's Statute, I am pleased to inform you of our approval of application by Fair FinTech Inc, to be a member of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI). Your membership reference number is MEM210225.

We look forward to working with you for the development of Islamic banking and finance industry in the USA and globally.

Yours sincerely,



Omar Mustafa Ansari
Secretary General