SHARIAH CERTIFICATE

In the Name of Allah, the Most Gracious, the Most Merciful!
Praise Be to Allah, the Lord of All the Worlds!
Peace and blessings be upon our Prophet Muhammad,
his family, and all his companions.

The Shariah Supervisory Board ("SSB") of **Islamic Bank "Zaman Bank" JSC** ("Company") represented by **SharіaConsulting AFC Ltd.** and other SSB members (if any) hereby issues the following ruling regarding the compliance of **Digital Debit Card** ("Product") with Shariah Principles and Rules.

Based on provided information, the SSB conducted its review of the documents used by the Company ("Documents") and hereby approves the Product as compliant to Shariah Principles and Rules.

SSB will lead the supervision and monitoring of the Product transactions from a Shariah perspective. It will also engage in the Shariah audit to investigate and evaluate the extent of the Product's adherence with Shariah Principles and Rules, and report any defective processes.

This Certificate should be read in conjunction with the information entailed in the Attachment.

This Certificate's legitimacy does not constitute "lifetime validation" and remains valid subject to satisfactory periodical Shariah audits and the issuance of a Shariah compliance report every year. SSB's approval entailed in this Certificate will automatically end should such Shariah compliance report cease to be issued. This approval is limited to the Product only and do not cover any other product/activity provided by the Company.

Allah Knows Best!

Sheikh Maksatbek Kairgaliyev

Chairman of the SSB

Date: 6th August 2025

ATTACHMENT

ShariaConsulting AFC Ltd.

The Shariah advisory company registered on the territory of the Astana International Financial Centre (“AIFC”), BIN 191340900281, License № AFSA-A-LA-2019-0067.

Shariah Certificate Policy

The Shariah Certificate should be read in conjunction with the information entailed herein. Further, this attachment is constituted as an integral part of the Shariah Certificate.

The Shariah Certificate is signed by the Chairman of the Shariah Supervisory Board and is valid only with official Company seal and ShariaConsulting AFC Ltd. seal on it.

Shariah Principles and Rules include (but not limited)

1) Shariah standards issued by Accounting and Auditing Organization for Islamic Financial Institutions (“AAOIFI”);
2) the approvals and rulings given by the Company’s SSB.

Shariah Supervisory Board members

1) Sheikh Maksatbek Kairgaliyev;
2) Sheikh Dr. Altaf Ahmad;
3) Sheikh Adilbek Ryskulov.

Company

Islamic Bank “Zaman Bank” JSC (BIN 910640000060, License № 1.3.51 dated 03.02.2020).

Product

Digital Debit Card.

Documents

The SSB has relied on the following sources of information, formulated and submitted by the Company:

1) Product card of “Digital Debit Card”.

Sheikh Maksatbek Kairgaliyev

Chairman of the SSB

Disclaimer

This Shariah Certificate constitutes as a statement of opinion, interpreted in light of Islamic Jurisprudence, including, but not limited to the AAOIFI Shariah standards, as of the date they are expressed and no statements of fact or recommendations to buy, hold, or sell any securities or make any other investment decisions and neither does it address the suitability of any investment.

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Prospective investors should note that different Shariah advisors, and Shariah courts and judicial committees, may form different opinions on identical issues and therefore prospective investors may wish to consult their Shariah advisers to receive an opinion if they so desire. Prospective investors should also note that although SC's own Shariah advisors have issued the Shariah Certificate confirming that this opinion has been constructed in compliance with Shariah Principles and Rules, such opinion would not bind a court or judicial committee, including in the context of any insolvency or bankruptcy proceedings, and any Shariah court or judicial committee will have the discretion to make its own determination about whether the Documents and the related structure (or any part thereof) complies with Shariah Principles and Rules, and therefore is enforceable. Accordingly, no representation is made regarding the Shariah opinion issued by ShariaConsulting AFC Ltd., as such opinion is subject to change and disagreement from other Shariah advisors.

"ShariaConsulting AFC Ltd." Republic of Kazakhstan Astana city Astana International Financial Center