

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Bismillâhirrahmânirrahîm



**SHARIA COMPLIANCE CERTIFICATE
FOR THE COOPERATION WITH
OYAK YATIRIM**

With regard to the collaboration between Hayat Finans Katılım Bankası A.Ş. (Hayat Finans) with Oyak Yatırım,

Hayat Finans, which invests in lease certificates (sukuks), investment funds, domestic share certificates, international share certificates and international fractional shares through Oyak Yatırım or acts as an intermediary for customers who are willing to make such investments in accordance with the principles of non-interest bearing financing, is deemed to comply with the principles and standards of participatory banking rules and principles.

Hayat Finans, which receives commissions and fees for transactions it undertakes for its clients that are consistent with the principles of participatory finance, is also deemed to be in compliance with said principles.

Almighty Allah knows the best.

Head of Advisory Committee

Dr. Mustafa Dereci

Deputy Head of Advisory Committee

Dr. Mehmet Yuşa Özmen

Member of Advisory Committee

Prof. Dr. Ahmet Tabakoğlu