

Private & Confidential

Date: 4th July 2024

UAE LuxEstate Limited 11-13 Slingsby Palace WC2E 8AB London, United Kingdom

Attn: Jawad AL Maktoum & Eisa El Kutby

jawad@LuxEstate.io eissa@LuxEstate.io

BY EMAIL

RE: Shariah Audit on LuxEstate's Social-investment Platform (the "Platform")

Dear Sirs,

UAE LuxEstate Limited ("LuxEstate"), as the manager of the Platform has co-operated fully with Guidance Investments Sdn Bhd ("Guidance") as the Shariah Adviser in respect of all matters related to the Platform.

LuxEstate has provided relevant information required to ascertain the on-going compliance of the Platform with the conditions stipulated in the Shariah certification letter ("Shariah certification conditions") throughout the audit period.

Based on the information presented to the Shariah Adviser and reviewed by the Shariah Executive Committee ("SEC"), we are of the opinion that the Platform remained in compliance with the Shariah certification conditions over the audit period.

Yours truly (for and on behalf of the Guidance Shariah Supervisory Board)

THE SHARIAH EXECUTIVE COMMITTEE

DR. MOHD DAI-JD BAKAR