بِسْمِ ٱللَّهِ ٱلرَّحْمَٰنِ ٱلرَّحِيمِ

In the Name of Allah, the Most Gracious, the Most Merciful.

SHARI'AH COMPLIANCE CERTIFICATE

After a thorough and personal review of InspireGold's business model, I consider it my duty to provide the community with clarity regarding the integrity and transparency of this system.

To reach a well-founded opinion, I examined the company's full operations, with unrestricted access granted to all operational and advisory processes. Based on this, I confirm that the following documents and systems have been thoroughly reviewed and properly implemented:

1. **The Advisory System (ITC Process):** I have reviewed the entire advisory process, the so-called Inspire Target Call. It is especially noteworthy that it is not merely a product recommendation. The advisor follows a strict protocol in which the individual financial situation of the customer (income and expenses) is fundamentally reviewed. Financial advice is only provided once the customer is able to save and not in a financially distressed situation.
2. **The Savings Plan Calculation:** The mathematical models and calculations behind the savings plans were fully made available. I have carefully reviewed the contributions, the contribution usage, and the company's service fees, and found that they align with the principles of physical gold financing.
3. **The Complete Price List:** All fees, including setup fees (Agio), purchase fees, and storage costs, were clearly disclosed. I confirm that the cost structures are transparent and communicated clearly to customers before they make their order.
4. **The Digital Platform:** I was granted access to the CRM system and the customer platform. There, I was able to verify in real time the physical gold holdings status, the payment history, and the order history. This system ensures the necessary transparency (*Shafafiyyah*) in relation to the customer's assets.
5. **The Contracts:** All legal agreements were reviewed by me for Shari'ah compliance issues (such as *Riba* or *Gharar*). The contracts are unambiguous and clearly define the rights and obligations of both parties.

Judgment of Conformity: Based on this comprehensive review, I declare the following: InspireGold's system is based on the principles of transparency and ethical responsibility. The fact that the company has a genuine Shari'ah-compliant financial system, free from any elements of interest (*Riba*), is verified, as is the service character (*Wakalah*), for which an appropriate fee is permitted.

The aforementioned fees are, according to Shari'ah, permissible as compensation for real services provided to the customer. No harm, exploitation, or unreasonable financial burden is imposed on the customer.

Based on my knowledge and conscience, I pray that Allah Almighty grants success and blessings to this model, which is Shari'ah-compliant (Halal) and beneficial to everyone. May this endeavor benefit humanity, particularly our brothers and sisters.

CERTIFIED BY

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DATE

22 April 2026