



# Shari'a Approval

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

We have reviewed the process and services of the SmartOnBoarding360 (“**SO360**”) and IntelliScan (“**IS**”) Platforms (both combined as “**Platforms**”) operated by Fathom Integrated Technology Solutions, along with the explanatory notes and key Sharia considerations, as set out on pages 4 to 8 of this document.

After careful consideration of the same, we have come to the conclusion that the Platforms are in compliance with AAOIFI guidelines and generally accepted Shari'a principles.

And Allah Knows Best.

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Sharia Scholar

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