



Date: 17<sup>th</sup> September 2025

Reference No: UCO-925-4SF-01

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

## SHARIAH CERTIFICATE – 4SIGHT

### **Mobile Phone BNPL Structure at 4SIGHT**

4SIGHT Finance Services is an NBFC registered with the SECP. It offers customers the option to purchase Oppo mobile phones on a “Buy Now, Pay Later” basis through Musawamah.

**After a thorough review by Usmani & Co. Shariah Advisors Pvt. Ltd., it is hereby certified that the BNPL structure for Oppo Mobile Phones offered by 4SIGHT is in full conformity with the principles and rules of Shariah. This certification is strictly limited to the aforementioned product, provided it adheres to the defined process flow. Usmani & Co. Shariah Advisors Pvt. Ltd. does not assume any responsibility for, nor does this certification extend to, any other product or service offered by 4SIGHT that does not bear this certification.**

While the responsibility of ensuring Shariah compliance lies with 4SIGHT, Usmani & Co Shariah Advisors will be reviewing the implementation of the BNPL structure to evaluate the level of Shariah compliance on time-to-time basis.

**Disclaimer:** This Shariah pronouncement reflects solely the views of Usmani & Co. Shariah Advisors Pvt. Ltd. from a Shariah perspective. Usmani & Co. Shariah Advisors Pvt. Ltd does not assume responsibility for any differing opinions of other scholars, nor for any risks borne by the concerned parties. Furthermore, regulatory compliance does not fall within the mandate of Usmani & Co. Shariah Advisors Pvt. Ltd.; therefore, all parties are advised to independently ensure compliance with applicable regulatory requirements.

**This certificate is valid for 06 months until next review and audit.**

And Allah knows best.



For and on behalf of

**Usmani and Co Shariah Advisors (Pvt) Ltd**