

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Date: 10<sup>th</sup> August 2026

## **Shariah-Compliance Certificate with respect to Just Gold's Digital Gold Platform (UAE)**

I, the undersigned, am the qualified Shariah Advisor, Auditor and Arbitrator.

"Just Gold" is a mobile application on a cloud-based platform (the "**Application**") that allows customers to purchase, save, sell, and redeem physical gold which is stored in a Dubai vault at prices benchmarked to the Dubai Jewelry Group's official UAE daily gold rate. Customers transact directly through the Application with JST Gold FZCO.

### **Salient Features of the Application**

Just Gold sources exclusively from UAE Good Delivery or LBMA approved refiners, ensuring 24 karat gold bars are held in secure, pooled storage with Loomis International in Dubai, UAE.

The Application enables users to:

- Instantly buy gold using secure, licensed payment gateways
- Sell gold anytime directly to Just Gold at prevailing UAE benchmark rates
- Redeem physical gold (minimum 1 gram) upon request
- View and manage their gold holdings at any time
- Transfer gold as gifts to the other verified users

| No. | Matter             | Description                       |
|-----|--------------------|-----------------------------------|
| 1   | Currency           | AED (United Arab Emirates Dirham) |
| 2   | Minimum Redemption | 1 Gram                            |
| 3   | Minimum Investment | AED 10/-                          |



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### Key Documentation (“the Documents”)

| No. | Name                  | Purpose                                                                                                                                                                          |
|-----|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1   | Customer Agreement    | A legal agreement between the customer and Just Gold defining all terms, conditions, and service terms for the Application.                                                      |
| 2   | Custodian Agreement   | A legal agreement between JST Gold FZCO and Loomis International governing the storage, insurance, and safekeeping of gold on behalf of customers.                               |
| 3   | Product Program Guide | A document outlining the operational, accounting, and Shariah parameters of the Application in accordance with AAOIFI Shariah standards No. 57 on Gold and its Trading Controls. |

On the basis of the above and pursuant to the review of the aforementioned documentation (“the **Documents**”), I am of the opinion that **Just Gold’s Digital Gold Platform** is in compliance with the requirements of the **glorious Shariah principles** and all provisions as stipulated in the **AAOIFI Shariah Standard No. 57 on Gold and its Trading Controls**.

My review is confined to the assessment of the gold trading model and its related documentation, which have been determined to be Sharia compliant; this assessment does not extend to an evaluation of the management structure or operational model.

Allah is the best knower.



**Sohail Zubairi**

**Sharia Advisor, Auditor and Arbitrator**



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