

I/We hereby acknowledge that the Sirat Debit Card issued to me/us is governed by Shariah principles and undertake as follows:

### 1. Permissible Use

I/We shall use the card only for Shariah-compliant transactions and at permissible merchants.

### 2. Prohibited Use

I/We shall not use the card, directly or indirectly, for:

- » Interest-based financial products or services
- » Gambling, including lotteries, betting, sports betting, online casinos, and online gaming
- » Alcohol, intoxicants, cannabis, narcotics or recreational drugs
- » Non-halal products, including pork
- » Adult entertainment or related services
- » Speculative or non-Shariah-compliant trading activities
- » Fraudulent, illegal, deceptive or prohibited goods/services
- » Businesses or activities causing serious environmental harm, including pollution of land, water or natural resources
- » Weapons, arms trade or activities involving unlawful harm
- » Non-Shariah-compliant financial services
- » Any other activity prohibited under applicable Shariah guidelines or law

### 3. Bank Rights

I/We agree that the Bank may:

- » Decline or block any non-compliant transaction
- » Apply merchant restrictions and monitoring controls
- » Suspend or cancel the card in case of breach

### 4. Declaration

I/We confirm that:

- » I/We have read and understood this undertaking
- » I/We shall ensure all card usage remains Shariah-compliant
- » The Bank's determination of compliance shall be final

### Customer Acceptance

Signature

Name \_\_\_\_\_

Date \_\_\_\_\_ *dd/mm/yyyy*