

HAYAT TRUST NON-INTEREST MICROFINANCE BANK LTD.

23, IBADAN ROAD, IJEBU-ODE, OGUN STATE.

MUDARABAH INVESTMENT CERTIFICATE

Dear Investor,

We are pleased to invite you to invest in the Hayat Trust Mudarabah Investment Pool Account. Funds raised would be invested in various Shari'ah Compliant businesses.

The investment will run for 180/365 days and investments offers competitive returns. The profit will be distributed bi-annually while the investment is paid to the investors on maturity.

Please find below the summary of the investment terms and conditions:

Investment type	Mudarabah (a partnership in profit contract where the investor provides capital and the Issuer invests the capital to generate profit)		
Target Investors	High Networth Individual (HNI) Institutional Investor (ARF etc)		
Issuer/Investment Manager	Hayat Trust Non-Interest Microfinance Bank Ltd.		
Minimum Investment	N200,000.00 (Corporate). N100,000.00 (Individual).		
Tenure	180/365 days		
Underlying Investment	- Investment in various Shari'ah – Compliant. - Businesses and Investments		
Opening Date	1st October, 2025		
Closing/Funding Date	31st October, 2025		
Investment Value Date	1st November, 2025		
Currency	Nigerian Naira		
Indicative Profits	Tenure		Indicative Profits
	180/365 days		11% p.a.
Payment/Maturity Dates	Tenure	Bi-Annually Profits Distribution	Investments at Maturity
	180/365 days	Apr. 30, 2026 Oct. 31, 2026	October 31, 2026
Call-Option	Applicable with a month notice period		
Pre-liquidation	Not Applicable		
Investment Account Details	Bank Name: Alternative Bank Ltd. (Sterling Bank) Account No: 0504522209 Account Name: Hayat Trust Non-Interest Microfinance Bank Ltd.		
Source of Payment	Proceeds from Investment		

Please read the full **Terms and Conditions**.

For further enquiries, please contact asanni@hayattrustmfb.com or 07052384848.

TERMS AND CONDITIONS FOR HAYAT TRUST MUDARABAH INVESTMENT POOL ACCOUNT

Please read the following terms and conditions carefully. By completing and signing the investor section below, you agree to be bound by its terms.

NOW IT IS HEREBY MUTUALLY AGREED as follows:

Investment Basis

Funds are mobilized from investors on an investment agency/management arrangement (Mudarabah). The funds are invested by the Investment Manager on behalf of an investor in diversified shariah-compliant transactions and instruments having pre-determined target returns. The funds will be invested in predominantly Naira denominated asset-backed investments and other Shari'ah compliant contracts. The investment may also be made in Mudarabah (investment management) contracts and Shari'ah Compliant contracts. Returns generated from the investments are distributed to investors according to a profit-sharing ratio which may equate an indicative return for the relevant investment period.

Investment Nature

The investment is a shariah-compliant term investment. Unlike conventional 'interest paying' deposit investments, the investment does not pay interest. Instead, the investment manager discretionally invests funds mobilized in shariah-compliant investments. Returns generated will be distributed in accordance with a sharing formula.

Calculation of Indicative Returns

Indicative Returns to investors are calculated using a combination of factors including the average returns across different assets/transactions and a profit-sharing split between investor and the Investment Manager. Accordingly, while the Investment Manager will strive to achieve the indicative returns contained in the acknowledgement notice/Investment Advice, the actual returns to customers may vary from time to time.

Risk Mitigation

The Hayat Trust Mudarabah Investment Pool Account represents an investment partnership between the Investor and the Investment Manager where the Investment Manager deploys its expertise to maximize returns for the Investor. The Investment Manager is knowledgeable in investment matters and shall exercise all reasonable care and skills to invest all funds coming under its control in sharia-compliant instruments and in safe and secure investments, taking necessary credit and risk management controls. The Investment Manager has put in place Investment risk Reserver (IRR) to cushion the effect of future investment lossess on the investors.

Compensation

The Investment Manager shall be entitled to the share of profit indicated in the Investment Advice and any excess above the indicative return will accrue to the Investment Manager as well as the Rabbul-Maal.

Variation

The terms of this contract are standard and are not subject to further negotiation by the Investor. The Investment Manager reserves the right to vary the terms and conditions of the investment from time to time. The Investment Manager shall notify every and all investors of any such change and give them seven (7) days grace period to request withdrawal of their investment if they do not agree with the changes.

Set-off

In addition to any general lien or similar right to which the Investment Manager may be entitled by law, it may at any time set-off any balances in the account against any liability due to it.

Call Option/Termination

The Investment Manager reserves the right to terminate the investment at any time by returning any invested funds and accrued returns to the Investor/while the investors must give a month in lieu of notice for termination of their investment.

Confidentiality

All information relating to the account shall remain confidential and shall not be disclosed by the Investment Manager to third parties without the Investor's written instructions. This obligation does not apply to request made by regulatory and law enforcement agencies or any other authority which the Investment Manager is obligated to disclose under the law.

The Investor shall keep all account information confidential and absorbs the Investment Manager from liability for any disclosure due to the Investor's error or negligence.

Governing Law and Jurisdiction

This term and conditions shall be governed by Nigerian Laws, and the courts shall have jurisdictions to entertain disputes arising therefrom.

Investor Section	
Name of the Investor	
Phone Number	
Address	
Amount to Invest	
Investor Bank Name and Account No.	
Duration	
Declaration	I have read and understood the terms of Hayat Trust Non-Interest Mfb Mudarabah Investment Certificate and I agree to all the terms and conditions.
Signature/Date	