

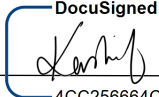
# CERTIFICATE OF COMPLIANCE

This is to certify that

## Arab Financial Services B.S.C (c)

Has been assessed by Risk Associates Europe Ltd and has been found to be compliant against the Payment Card Industry (PCI) Data Security Standard as set out by the PCI Security Standards Council and endorsed by all leading card brands. A Report on Compliance and Attestation of Compliance dated 30 August 2025 have been issued for:

**Standard:** PCI DSS v4.0.1  
**Category:** Service Provider  
**Date of Certificate:** 30 August 2025  
**Certificate Expiry:** 30 August 2026

DocuSigned by:  
  
4CC256664C084E8...  
**Kashif Hassan, QSA**  
Managing Director



This certificate offers no guarantee or warranty to any third party that the company's cardholder data environment is invulnerable to attacks or breaches in its security, and Risk Associates Europe Ltd (ra) accepts no liability to any third party in the event of loss or damage resulting from a failure or breach of the company's security. This certificate is subject to validation conditions set forth by PCI SSC and payment card brands, and valid as long as the applicable requirements within the Report of Compliance are upheld. This certificate is issued by ra as a commercial representation of work completed and is not officially sanctioned by PCI SSC or any card brand.