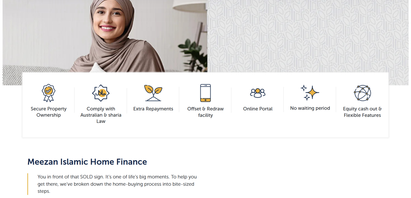
Meezan Islamic Home Finance



- Secure Property Ownership
- Comply with Australian & sharia Law
- Extra Repayments
- Offset & Redraw facility
- Online Portal
- No waiting period
- Equity cash out & Flexible Features

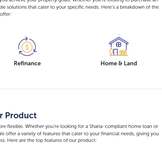
Meezan Islamic Home Finance

You in front of that SOLD sign. It's one of life's big moments. To help you get there, we've broken down the home-buying process into bite-sized steps.

To live in your dream home with complete peace of mind, Meezan Property Finance is your perfect solution. With so you pay rent, not interest when you purchase or refinance a property while the home title is in your name. We are a trusted provider of Islamic Finance in Australia, offering comprehensive solutions for individuals and businesses seeking ethical, Shariah -compliant financial services. Whether you're based in Sydney or anywhere in the country, our goal is to provide accessible Islamic Financial Services that align with your values and financial goals.

Our range of Halal Finance Services is designed to ensure that your financial decisions remain true to Islamic principles. We specialise in offering Halal Financing in Sydney and throughout Australia, helping clients navigate their financial journey with integrity and confidence. From home financing to business loans, our Islamic financial services in Australia cater to diverse needs, with an emphasis on ethical and transparent financing options.

So, if you are in search of Halal Finance in Sydney or across Australia, Meezan Wealth can assist with customised, Shariah -compliant financial solutions. Our experienced team works closely with you to understand your specific needs and deliver financing options that meet both your personal or business requirements and Islamic principles. We are here to help you find the best Islamic Finance Sydney has to offer, ensuring your peace of mind when it comes to your financial decisions.



What can we finance?

At Meezan Finance, we offer a wide range of Sharia -compliant financing options to help you achieve your property goals. Whether you're looking to purchase an established home, build a new property, or refinance your existing loans, we provide flexible solutions that cater to your specific needs. Here's a breakdown of the types of financing we offer:

- Established Home
- Construction
- Refinance
- Home & Land

Top Features of our Product

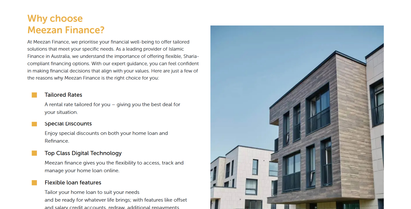
We offer a range of exceptional features to make your financial journey smoother and more flexible. Whether you're looking for a Sharia -compliant home loan or Halal financing options, our products are designed to provide convenience and control. We offer a variety of features that cater to your financial needs, giving you more freedom and peace of mind throughout the loan process. Here are the top features of our product:

- **Both Variable and Fixed rate available**
- **Online access to finance account**
- **Unlimited additional repayments**
- **Offset account facility**
- **Online access to Offset Account**
- **Pay off the loan at any time**
- **Redraw facility available**
- **Bpay and Net transfer to external accounts**

Additional Features

Meezan Finance offers a variety of benefits to ensure that your financial journey is smooth, flexible, and aligned with your values. Our Sharia -compliant financing options are designed to be as competitive as traditional bank loans, with features that give you more control and convenience. Whether you're consolidating debt, managing your repayments, or financing your dream property, we provide a comprehensive solution that meets your needs. Here's a look at the key benefits of choosing our financing products:

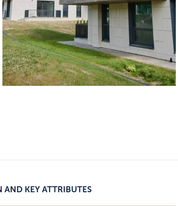
- Finance rates are competitive to the banks
- LVR-90%
- Online access
- Debt consolidation
- Fixed or Variable rates
- Comply with Sharia law
- Salary Credit account
- Repay weekly, Fortnightly or monthly
- Comply with Australian Law
- NO waiting periods
- Redraw Facility
- Additional repayments*
- Finance up to $2,000,000
- NO ongoing fees



Why choose Meezan Finance?

At Meezan Finance, we prioritise your financial well-being to offer tailored solutions that meet your specific needs. As a leading provider of Islamic Finance in Australia, we understand the importance of offering flexible, Sharia-compliant financing options. With our expert guidance, you can feel confident in making financial decisions that align with your values. Here are just a few of the reasons why Meezan Finance is the right choice for you:

- **Tailored Rates**
  A rental rate tailored for you — giving you the best deal for your situation.
- **Special Discounts**
  Enjoy special discounts on both your home loan and Refinance.
- **Top Class Digital Technology**
  Meezan finance gives you the flexibility to access, track and manage your home loan online.
- **Flexible loan features**
  Tailor your home loan to suit your needs
  and be ready for whatever life brings; with features like offset and salary credit accounts, redraw, additional repayments and more.
- **Dedicated Home Lending Specialists**
  Make confident decisions with specialists who partner with you at every step of your home-buying journey and for the life of your loan. Book an appointment at a time and place that suits you.
- **Complaint Non-bank source of funding**
- **Sharia complaint Contract based on Ijarah method**
- **Secure property ownership**
- **Competitive rental rates**
- **Local and internationally Sharia certified**



PRODUCT DESCRIPTION AND KEY ATTRIBUTES

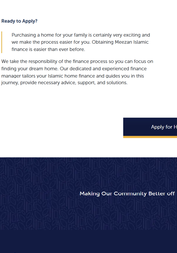
Product Features	Prime Sharia Owner Occupied	Prime Sharia Investment	Prime Sharia Construction Owner Occupied	Prime Sharia Construction Investment
Rent Type	Variable	Variable	Variable	Variable
Payment Options	Principal and Rent or Rent only for an agreed period	Principal and Rent or Rent only for an agreed period	Principal and Rent, or Rent only during construction phase (max 12 months)	Principal and Rent, or Rent only during construction phase (max 12 months)
Redraw	Variable	Variable	Variable	Variable
Minimum Finance Size	$ 150,000	$ 150,000	$ 150,000	$ 150,000
Maximum Finance Size (subject to LVR and postcode policy)	$2,500,000	$2,500,000	$1,500,000	$1,500,000
Minimum LVR (subject to postcode eligibility criteria)	90%	90%	90%	90%
Additional payments without penalty	Yes	Yes	Yes	Yes
Offset facility	Yes	Yes	Yes	Yes
Visa debit card	Yes	Yes	Yes	Yes

How Does Ijarah Work?

Our Ijarah structure enables us to allow the title to the property to be held in the client's name. Each repayment comprises two components; a rental charge (Ijarah) for you to live in the house and a principal payment to acquire our share of equity in the property.

As you acquire more equity in the property, the rental component decreases, and the equity component increases until the property is purchased outright or you sell/refinance.

Get to know more about Ijarah Financing Methods



Ref No. ORA-IC0002-SP-LIVERM 2021-0002
Date: 24th March 2021

ISRA Consulting

ورقة شرط الإجارة
LEASE CONDITIONS PAPER
(Ijarah Financing Method)

IN THE NAME OF ALLAH, THE BENEFICENT, THE MERCIFUL

LEASE CONDITIONS PAPER (IJARAH FINANCING METHOD)

In respect of the engagement between Unoffending Inc. (Unoffending) and Unique Financial Planning Pty Limited (Unique), Dato International Consulting Sdn Bhd (ISRA Consulting) has been appointed to provide Unoffending with a Shariah Compliant Lease Agreement (Ijarah Financing Method) that is in compliance with the Shariah Rulebook of Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI).

Unoffending is a company incorporated in Malaysia and intended to deal with a rental property through the AAOIFI Shariah Rulebook. Unoffending is a company that is wholly owned by Unique Financial Planning Pty Limited, a company incorporated in Australia and intended to deal with the property through the Ijarah Financing Method.

We have performed our review by assessing adequate and sufficient provided to us, according to the following:

1. The adoption of secretary and/or solicitors from Unique Financial Planning Pty Limited. The list of the secretaries and/or solicitors are: Unique Financial Planning Pty Limited.
2. The adoption of Shariah Compliant Lease Agreement (Ijarah Financing Method) provided by Unoffending and presented as a draft lease to advisor (ISRA) for review and comments whereas from the Shariah perspective, the lease is in compliance with Shariah principles.
3. The permissible merchandise and the permissible lessee provided by Unoffending were examined to ensure that they are in compliance with Shariah principles.
4. The calculation results in the spreadsheet and the lease agreement provided by Unoffending were compared with the calculation and the lease agreement provided by ISRA.
5. The calculation and the lease agreement provided by ISRA were examined and signed by Qomrul Hoda Bin Ali, the Shariah Consultant of ISRA Consulting and Professor Dr. Ahmad Sarji Abdul Hamid, the Shariah Supervisory Board of ISRA Consulting.

Based on the above processes, we, to the best of our knowledge (based on material evidence presented or on hearsay as of the opinion that the contemporaneous) which we by Unoffending or Unique are not financial institution.

The Shariah Consultant: Qomrul Hoda Bin Ali
Date: 24th March 2021

The Shariah Supervisory Board: Professor Dr. Ahmad Sarji Abdul Hamid
Date: 24th March 2021

Prof Dr Ahmad Sarji Hamid,
Chairman of ISRA

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Sharia Certified

Our Sharia Standards Comply with Global Islamic Standards

AAOIFI — IdealRatings® — ISRA — Lifespan — Super Simplifier

Ready to Apply?

Purchasing a home for your family is certainly very exciting and we make the process easier for you. Obtaining Meezan Islamic finance is easier than ever before.

We take the responsibility of the finance process so you can focus on finding your dream home. Our dedicated and experienced finance manager tailors your Islamic home finance and guides you in this journey, provide necessary advice, support, and solutions.

01 Step 1
Check your Eligibility

- 20% Equity
- Active Employment

02 Step 2
Apply Online

- Book a meeting with us
- Call us on 1300 141 145
- Request a callback
- Email us

Apply for Home Finance

Making Our Community Better uff

Apply Online

meezan wealth

At Meezan, it is about your needs, your goals, Your future. You are the reason we exist. We are here to give you the best tools we can give. You are our focus and our motivation.

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Meezan Finance Pty Ltd
Mob: 02 9747 7979 | Fax: 02 9842 3520
Corporate Authorised Representative (PDF): No. 1255527 of Uliuqan Financial planning Pty Ltd (AFSL 329892)
Level 6, Victoria Street, The Financial Market registration number - 25296338
Sydney Australia Level 6 Victoria (the Fund) is issued by Equity Trustees Superannuation Limited (ETSL) ABN: 35 526 795 205
Unique superannuation
Identifier: 16 526 795 205 005

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Authorised Credit Representative (ACRN) 1257527 of Uliuqan Pty Ltd T/As 303 AMPL
SAFASS
Member of The Finance Brokers association of Australia Limited (FBAA) IP- 148910
Meezan Home Pty Ltd
ABN: 166 639 6265 ACN: 163 992 181
Corporate Authorised Representative (PDF): No. 1257527 of Uliuqan Financial planning Pty Ltd AFSL 329892

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