Certification

International Association of Registered Financial Consultants - Indonesia

بسم الله الرحمن الرحيم

IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

Hereby certifies that

ZAHRA DHIYAA RAZANA

has satisfactorily completed the prescribed course of study,
and/or has met the required level of competency.
Accordingly, the bearer is hereby entitled to the designation of:

Certified Islamic Money Manager

The bearer has met the professional standards
and is granted the rights and responsibilities of this designation.

This is classified as a **level 1 certification**, with a specific scope defined by IARFC Indonesia.

Signed by the Chairman of IARFC Indonesia as official confirmation.

Aidil Akbar Madjid, RIFA, RFC
President & Chairman

Bareyn Mochaddin, RIFA, RFC
Registrar

Certificate registration number:
2854/CIMM/11/03/2026

Date issued : 10/03/26
Valid until : 10/03/27