Certification

International Association of Registered Financial Consultants - Indonesia

بسم الله الرحمن الرحيم

IARFC
INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS

Hereby certifies that

MUMTAZ HUMAM ALFIAN ZULVA

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:
3040/CIMM/07/10/2026

Date issued : 06/10/26
Valid until : 06/10/27