



NOVA TRAINING AND EDUCATION INSTITUTE

Islamic Banking and Finance Specialist

THIS IS TO CERTIFY THAT

Evangeline HO

has successfully completed

1 day training course on Shariah Compliance Audit Program

on

1 April, 2014

A handwritten signature in black ink, appearing to read "Steve Teoh", written over a horizontal line.

Steve Teoh
Executive Director

1 April, 2014

Date