

LIST OF SHARIAH NON-COMPLIANT BUSINESS ACTIVITIES AND BUSINESS TRANSACTION

No	Business/ Transaction	Description
1	Liquor and liquor-related activities	Any business or transactions related to liquor and liquor-related activities. All activities regarding to service supply, equipment, vehicles, bottles, and raw materials, production, distribution, retail and wholesale.
2	Gambling	Any business or transactions related to gambling-related activities. All activities regarding to service supply, equipment, vehicles, bottles, and raw materials, production, distribution, retail and wholesale.
3	Pornography / Non- Shariah compliant entertainment	Any business or transactions related to pornography/ non-Shariah compliant entertainment.
4	Tobacco and tobacco-related activities; Electronic cigarettes-electronic cigarettes activities	Any business or transactions related to production and distribution of tobacco, dangerous drugs or electronic cigarettes.
5	Pork and pork-related activities	Any business or transactions related to pork and pork-related activities. All activities related to rearing of pigs, processing and distribution of pork and all its by products.
6	Prostitution and prostitution-related activities	Any business activities or transactions related to prostitution-related activities.
7	Interest-based lending, stock broking, pawn broking and conventional insurance activities	Any business activities or transactions related to interest-based lending, stock broking, pawn broking and conventional insurance activities.
8	Interest income from conventional accounts and instruments/platform	Any business activities or transactions related to interest income from conventional accounts and instruments/platform.
9	Idols, statues and worshipping place- related activities	Any business activities or transactions related to production and distribution of idols, statues, materials and worshipping place other than Allah.

10	Online forex trading (individual)	Any business activities or transactions related to online forex trading.
11	Scam/ Fraud activities	Any business activities or transactions fall under scam/ fraud activities which illegal from legal and Shariah perspective.
12	Other activities non-compliant according to Shariah	Further checking time by time from Shariah compliance officer. Refer to the updated ruling/policies/fatwa.