



In the name of Allah, Most Gracious, Most Merciful

IANA LOAN AGREEMENT

THIS LOAN AGREEMENT dated the ___ day of _____.

BETWEEN THE CREDITOR:

_____ of _____

AND THE DEBTOR: Iana Financial of 8304 136 Avenue, Edmonton, AB, T5E 1T8 (represented by one of the current Directors.)

The Creditor promises to loan _____dollars, (\$_____) CAD, to the Debtor within one month of the signing of this agreement. The Debtor promises to repay this principal amount to the Creditor in full in one installment by _____, inshaAllah (God-willing).

At any time, the Debtor may pay the outstanding balance then owing under this agreement to the Creditor without bonus or penalty. At any time the Creditor may ask for full or partial repayment ahead of schedule and the Debtor will try to fulfill that request on a best-effort basis and without penalty if unable to do so. This agreement may be renegotiated at any time and abrogated by a subsequent agreement signed by both parties.

This agreement must follow the provisions of Islamic Law. In case of disagreement, the Muslim Association of Canada will act as arbiter and will appoint a person or committee deemed knowledgeable and trustworthy to settle the disagreement. The conclusion of that person or committee is binding upon both parties.

Witness 1 (Optional)

Address

Telephone

Email

Witness 2 (Optional)

Address

Telephone

Email

Creditor

Telephone

Email

Debtor (Director of Iana)

Email

Allah is a witness over all transactions.