

### **List of Non-Shariah Compliant Business Activities**

The following is the listing of Non-Shariah Compliant Business Activities issued by the Shariah Committee, SCSB. This listing is subject to updating from time to time. The list serves to guide the Bank on the types of businesses SCSB is allowed to serve and offer its products and services. This list is **ONLY** applicable to businesses and not individuals.

For BizProperty Equity-i and BizEquip-i customers, a Statutory Declaration confirming that the financed/leased assets will not be used for purposes which are Non-Shariah Compliant is also required.

1. Alcohol
2. Gambling
3. Pornography
4. Tobacco and dangerous drugs
5. Entertainment related companies – those proven to engage in specifically in non-Shariah compliant activities. Examples are karaoke lounges serving alcohol, film production houses producing mainly illicit movies, cinemas with no evidence of screening films other than entertainment related movies.
6. Pork and all its byproducts
7. Prostitution
8. Interest-based lending
9. Conventional insurance and stock brokering
10. Hotel – in particular those suspected of condoning to haram activities, and etc
11. Production and distribution of idols, statues, and materials and place for worshipping other than Allah Almighty.
12. For restaurants, a halal certificate from JAKIM is preferred but not required. Facilities can be extended to restaurants not serving pork and alcohol.
13. For companies in the beauty related industry, accounts are to be referred to the Shariah Department for clearance.