

List of non-Shariah compliant goods and services

These guidelines were provided by Masryef. If you are a brand that sells any of the goods and services listed below, **please offer SplitX instalments to your customers**. The list is not exhaustive and if your brand sells goods or services not contained within the list, and you're not sure - do reach out to us!

1. Alcohol	9. Beauty salon that provides services such as plucking, shaving (body modification practices that are against Islamic teachings)
2. Gambling	10. Non-Shariah compliant massage parlours, gyms or salons that allow treatment from opposite gender or provide services for both gender in the same place
3. Pornography	11. Prostitution
4. Tobacco and dangerous drugs including e-cigarettes and vape	12. Interest-based lending, including credit sales with interest charges
5. Entertainment related companies (involved in non-Shariah compliant activities such as karaoke lounges serving alcohol)	13. Conventional insurance and unit trust agencies
6. Pork and its by-products	14. Hotel – in particular those that offer alcohol, non-halal foods or any other non compliant activities
7. Food items that are prohibited under the teaching of Islam such as frogs, snakes, crocodiles	15. Production and distribution of idols, statues, and materials and place for worshipping other than Allah including those related to non-Islamic rituals
8. Musical instruments such as guitar, piano, and the other similar instruments	16. Production and distribution of figurines and statuettes in human forms

17. Swimwear that is considered revealing from Islamic teaching point of view

*For restaurants, a halal certificate from JAKIM is preferred but not required, so long the restaurant does not offer non-Shariah compliant foods and drinks, such as pork and liquor.