

Marketing Policy

Organisation: ANIC Islamic Finance Advisory (AIFA) Board Document Type: Governance & Operations Version: 1.0 Effective Date: 1 May 2025 Next Review Date: 01 April 2026 Approved By: Imam Shadi Alsuleiman, Chairman, ANIC and AIFA Board Policy Owner: AIFA Marketing Advisor Contact: aifa@anic.org.au

1. Introduction

This Marketing Policy outlines the principles, rules, responsibilities, and operational procedures governing the marketing and promotional activities of the **ANIC Islamic Finance Advisory (AIFA) Board**. It applies to all internal teams, certified entities, consultants, partner organisations, and external agents acting on behalf of or in association with AIFA.

As a globally recognised Islamic certification body, AIFA must preserve the integrity, dignity, and Islamic ethical foundation of its brand in all forms of communication and promotional material.

2. Policy Objectives

- To ensure consistent and professional brand representation of AIFA
- To protect the religious and reputational integrity of ANIC and AIFA and its certification process
- To guide all communication to reflect Shariah principles and Islamic ethics
- To prevent misuse, exaggeration, or misrepresentation of certification claims
- To align all marketing with global standards such as AAOIFI, IFSB, and rulings of the Australian Fatwa Council

3. Scope of the Policy

This policy applies to:

• All internal AIFA marketing, communications, and public relations activities



- Certified organisations and their use of AIFA branding
- Digital marketing, advertising, events, media, and social media promotions
- Influencers, brand ambassadors, scholars, or any third-party promoting AIFA content
- Any materials using the AIFA logo, name, or certificate reference

4. Key Principles of Ethical Marketing

AIFA is committed to upholding the following principles in all marketing activities:

4.1 Shariah Compliance

- Marketing should align with Islamic and ANIC values, steering clear of all forms of riba, gharar, haram imagery, and unethical persuasion that contradicts Islamic principles.
- Visuals, tone, and language must respect Islamic modesty and decorum

4.2 Transparency & Integrity

- All certification claims must clearly state the scope, duration, and limitations
- Avoid exaggeration or overstating benefits
- Do not imply spiritual rewards or religious superiority from certification

4.3 Truthfulness & Accuracy

- Ensure that marketing messages are factual and verifiable
- All statistics, testimonials, and claims must be supported by evidence or valid research

4.4 Respect & Modesty

- Observe the Islamic values, manners, and ethos.
- Avoid any form of mockery, divisive language, or negative comparison with others
- Maintain a tone of humility and professionalism



5. Use of Certification in Marketing

5.1 Permitted Language

Certified entities may use the following approved statement:

"This financial service product has been certified as Sharia'h compliant by the ANIC Islamic Finance Advisory (AIFA) Board in accordance with Sharia'h principles, the standards of the Australian Fatwa Council, and recognised global Islamic finance industry benchmarks."

5.2 Certification Disclosures

- Must include certificate number and validity period
- If certification is product-specific, it must not imply that the entire company is certified
- The term "Sharia'h Certified" must only be used where AIFA has issued formal documentation

5.3 Logo Usage

- Only approved versions of the AIFA logo may be used
- Logo must not be altered, distorted, resized disproportionately, or placed on unapproved materials
- Use must comply with the AIFA Branding Guidelines

6. Content Development Guidelines

6.1 Visual Content

- All visuals must uphold Islamic modesty, principles and avoid inappropriate dress, suggestive poses, or prohibited imagery
- Avoid luxury glorification, gender exploitation, and excessive materialism

6.2 Written & Audio Content

- Avoid use of music or soundtracks with haram connotations
- Language must be clear, respectful, and aligned with Islamic communication etiquette
- Avoid religious manipulation, such as guilt tactics or fear-based calls to action



6.3 Testimonials & Influencer Use

- Must be genuine, verifiable, and disclosed as paid or unpaid partnerships
- AIFA must pre-approve endorsements using its name or implying affiliation

7. Digital & Social Media Policy

7.1 Official Accounts

- Managed only by AIFA-approved staff
- Must represent the organisation's values in tone and interaction
- Posting of rulings, certifications, or Shariah commentary must be vetted by the Shariah Review Team

7.2 Scholar & Board Member Representation

- Personal social media accounts of scholars must include disclaimers if commenting independently
- No unofficial endorsements or certification references should be made

7.3 Engagement Rules

- Avoid political or sectarian content
- Remove offensive, disrespectful, or haram content from comments
- Do not engage in online arguments or public rebukes
- Maintain consistency across platforms (LinkedIn, X, Facebook, Instagram)

8. Marketing Approval & Submission Process

8.1 Internal Campaigns

- Must be approved by the Marketing & Sharia'h Compliance Department
- Major campaigns must be signed off by senior management or the Chairman

8.2 Certified Entity Submissions

 All content using AIFA branding or certification must be submitted to: <u>aifa@anic.org.au</u> at least **5 working days** prior to release

8.3 Event Sponsorships or Promotions

• AIFA must approve co-branding in webinars, seminars, or public appearances



• All materials (slides, banners, press releases, etc) must reflect AIFA brand integrity

9. Prohibited Practices

The following are strictly forbidden:

- Claiming "pending certification" from AIFA
- Promoting uncertified services as Sharia'h compliant under AIFA's name
- Implying that AIFA certification ensures religious salvation or divine reward
- Criticism of rival boards, ANIC, or fatwa councils in public.
- Using deceptive language to entice investors

10. Breaches and Enforcement

Violations of this policy will result in disciplinary or legal action, which may include:

- Formal warnings or requests for takedown
- Temporary or permanent suspension of certification
- Removal from AIFA's approved entities list
- Legal proceedings for unauthorised use of intellectual property

11. Review & Updates

This policy shall be reviewed annually or when required due to regulatory, organisational, or Sharia'h governance changes. Feedback and suggestions may be submitted to the **Policy Governance Office** at <u>aifa@anic.org.au</u>

Signed: Imam Shadi Alsuleiman

Chairman, ANIC and ANIC Islamic Finance Advisory (AIFA) Board Date: 28 April 2025