

# CERTIFICATE



NO. 2219 / OC / MI / X / 2024

This is to certify that

**M. Fahmi Hidayat, S.E., M.A.**

Has successfully attended

**Pengantar Akad-akad Bank Syariah**

Held on 12<sup>th</sup> October 2024

Muamalat Institute



**Afrid Wibisono**  
*Executive Director*