

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

SHARIAH COMPLIANCE CERTIFICATE


FOR EFU GENERAL INSURANCE LTD- WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU General Insurance Ltd Window Takaful Operations, I certify that I have reviewed the Takaful structure of EFU General Insurance Ltd Window Takaful Operations which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents including the Participants Membership Documents of all Takaful products. In addition I have reviewed in detail the investment policy with regard to the Takaful fund.

Based on Shariah rulings and to the best of my knowledge and belief, the *Takaful Policies* of EFU General Insurance Ltd Window Takaful Operations are compliant from all aspects of Shariah.

In my opinion, it is permissible from the Shariah point of view to obtain the Takaful Policies from EFU General Insurance Ltd Window Takaful Operations and benefit from them.

Dated: May 03, 2015



Mufti Muhammad Ibrahim Essa
Shariah Advisor