

**MUFTI MUHAMMAD IBRAHIM ESSA**

Graduate from Jamiah Darul Uloom Karachi, Pakistan  
Shariah Advisor – Islamic Finance and Takaful/Retakaful

**المفتى ابراهيم عيسى**

خريج الجامعة دارالعلوم كراتشي  
المشير الشرعى للامور المالية الاسلامية

بسم الله الرحمن الرحيم

## SHARIAH COMPLIANCE CERTIFICATE

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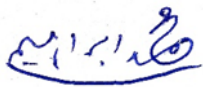
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor- EFU Life Assurance Limited – Window Takaful Operations, I certify that I have reviewed the Alfa Transaction Takaful by EFU marketed through Bank Alfalah Limited. It is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents including the Participants Membership Document.

Based on Shariah rulings and to the best of my knowledge and belief, the underlying product is compliant as per Shariah. In my opinion, it is permissible to obtain the said Takaful Product.  
And Allah (SWT) knows the best.

Dated: 18 January, 2024



Muhammad Ibrahim Essa

Shariah Advisor

EFU Life Assurance Limited Window Takaful Operations

