

**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**

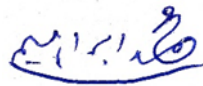
**SHARIAH COMPLIANCE CERTIFICATE**  
**UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012**  
**FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS**

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Personal Accident Takaful Plan which 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 EFU Personal Accident Takaful Plan by Waada of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this plan and benefit from it.

Dated: 08 January, 2025



Muhammad Ibrahim Essa  
Shariah Advisor  
EFU Life Assurance Limited Window Takaful Operations

