

## EFU LIFE ASSURANCE LTD

EFU Life House, Plot No. 112, 8<sup>th</sup> East Street, Phase I, DHA, Karachi.  
Fax: (021) 34537519, Email: [csd@efuhemayahtakaful.com](mailto:csd@efuhemayahtakaful.com)

### Appendix D: Approval of Shariah Advisor

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

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of **HBL Sahara Plan A** of Group Family Takaful 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 "**Sahara Plan A**" with Habib Bank Limited of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are compliant from all aspects of Shariah.

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

Dated: 6 March 2018



**Mufti Ibrahim Essa**  
Shariah Advisor



**HEMAYAH**  
EFU FAMILY TAKAFUL



## EFU LIFE ASSURANCE LTD

EFU Life House, Plot No. 112, 8<sup>th</sup> East Street, Phase I, DHA, Karachi.  
Fax: (021) 34537519, Email: [csd@efuhemayahtakaful.com](mailto:csd@efuhemayahtakaful.com)

### Appendix D: Approval of Shariah Advisor

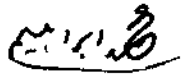
**SHARIAH COMPLIANCE CERTIFICATE**  
**UNDER RULE 26(1) OF TAKAFUL RULES, 2012**  
**FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS**  
**Group Family Takaful**

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of **HBL Sahara Plan B** of Group Family Takaful 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 "**Sahara Plan B**" with Habib Bank Limited of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are compliant from all aspects of Shariah.

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

Dated: 6 March 2018



**Mufti Ibrahim Essa**  
Shariah Advisor



**HEMAYAH**  
EFU FAMILY TAKAFUL

