

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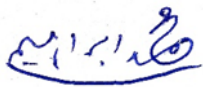
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

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 EFU Term Takaful Plus, EFU Term Takaful & Health Bundle, and EFU Income Protection Plan marketed by Mobilink Microfinance Bank 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 products are compliant as per Shariah. In my opinion, it is permissible to obtain the said Takaful Products.
And Allah (SWT) knows the best.

Dated: 10 March, 2023



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

