



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

## CERTIFICATE OF SHARIAH COMPLIANCE

### 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 **TAKAFUL NISA SAVING PLUS PLAN** which is based on the Wakalah-Waqf Takaful model. I have also examined all relevant processes and documents including the Participant's Membership Document. In addition, I have reviewed in detail the investments with regard to all Takaful Funds.

Based on Shariah rulings and to the best of my knowledge and belief, **TAKAFUL NISA SAVING PLUS PLAN** of EFU Life Assurance Ltd - Window Takaful Operations, investments of all Takaful Funds and processes are compliant as per Shariah.

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

And Allah Knows Best.

**Mufti Muhammad Ibrahim Essa**  
Shariah Advisor



Date: 25th March, 2022