



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**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 EFU Takaful Sarmaya Plan marketed through Dubai Islamic Bank Pakistan 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 **EFU Takaful Sarmaya Plan** 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 product and benefit from it. And Allah knows the best

Dated: 30<sup>th</sup> June 2024

محمد ابراہیم

Mufti Muhammad Ibrahim Essa  
Shariah Advisor

