



DAWOOD FAMILY TAKAFUL LIMITED

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Ref# Shariah/Opi/23-12/02

Dated: December 18, 2023

Shari'ah Vetting Certificate

From:	Shariah Supervisory Board (SSB) – Dawood Family Takaful Limited
To:	Ghazanfar-ul-Islam – Chief Executive Officer
Cc:	1. Chief Operating Officer 2. Chief Financial Officer 3. Head of Actuarial Functions & Risk Management
Subject:	Product Launching with BMA Capital Management Limited
No. Of Pages	26 [Including this Page]

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

All praise to Almighty Allah: the Lord of The Worlds, peace be upon His Last and Final Prophet Muhammad, upon his family, his companions, and all those who followed them with virtue.

This is to certify that we have reviewed the features, illustrations, and all descriptions of DFTL Individual Family Takaful Plans, specifically named as,

<i>DFT Mustaqbil Thaffuz Takaful Plan</i>
<i>DFT Bachat Takaful Plan</i>
<i>DFT Sarmaya Takaful Plan</i>

Following our comprehensive evaluation, we have not identified any aspects conflicting with Shariah principles within these Plans. As members of the Shariah Supervisory Board, we are unanimously in favor of approving the Plan and affirming its adherence to Shariah principles.

For & Behalf of

Shariah Supervisory Board (SSB)
Dawood Family Takaful Limited

Mufti Syed Sabir Hussain
Member

Munib ur Rehman
Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Zahid Siraj
Member