



DAWOOD FAMILY TAKAFUL LIMITED

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Shari'ah Vetting Certificate

Dated: 27-Dec-2022

FROM:	Shari'ah Board (SB) – Dawood Family Takaful Limited
TO:	Ghazanfar-ul-Islam – Chief Executive Officer
CC:	1. Chief Operating Officer – Dawood Family Takaful Limited 2. Chief Financial Officer – Dawood Family Takaful Limited 3. Head of Actuarial Functions & Risk Management – Dawood Family Takaful Limited
SUBJECT:	RE: Amendments in Bancatakaful Products <i>as per the requirement in Unit Linked Product & Fund Rules 2015.</i>
NO. OF PAGES	1 [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 “*Amendments in Bancatakaful Products i.e. Product Features, Illustrations, Wakalah & Allocations, Endorsements, Participant Membership Documents (PMD), Brochures along with all other related marketing material as per the requirement of amendments in Unit Linked Product & Fund Rules, 2015*” applicable from Jan 1st 2023.

Now we, the members of Shari'ah Board, unanimously approve the changes in Product Features, Illustrations, Wakalah & Allocations, Endorsement in Participant Membership Documents (PMD), Brochures along with all other related marketing material of all the following Products of the Bancatakaful Certificates and certify that there is nothing contrary in it to the Islamic Shari'ah:

- i) *DFT Secure Takaful Plan*
- ii) *DFT Taleem Takaful Plan*
- iii) *DFT Sunehra Takaful Plan*

For & Behalf of

Shari'ah Board (SB)
Dawood Family Takaful Limited


Prof. Mufti Munib-ur-Rehman
Chairman


Mufti Syed Sabir Hussain
Member


Mufti Syed Zahid Siraj
Member