



DAWOOD FAMILY TAKAFUL LIMITED

1701-A, Salma Trade Towers, I.I. Chundrigar Road, Karachi-74000.
UAN: 111-DFT-786 (111-338-786) Fax (92-21) 3227-7188
E-mail: contactus@dawoodtakaful.com www.dawoodtakaful.com

Ref# Shariah/Opi/24-09/12

Dated: September 2, 2024

Shari'ah Vetting Certificate

From:	Shari'ah Supervisory Board (SSB) – Dawood Family Takaful Limited
To:	Chief Executive Officer
Cc:	1. Chief Operating Officer 2. Head of Actuarial Department & Risk Management 3. Shari'ah Compliance Officer
Subject:	Shari'ah Approval for Bancatakaful Products of MCB Islamic Bank Limited
No. Of Pages	05 [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 Bancatakaful Plans for MCB Islamic Bank Limited”, specifically named as,

“DFT SARWAT TAKAFUL PLAN”

Following our comprehensive evaluation, we have not identified any aspects conflicting with Shari'ah principles within these Plans. As members of the Shari'ah Supervisory Board, we are unanimously in favor of approving the “DFTL Bancatakaful Plans for MCB Islamic Bank Limited” and affirming its adherence to Shariah principles.

For & Behalf of

Shari'ah Supervisory Board (SSB)
Dawood Family Takaful Limited

Mufti Syed Sabir Hussain
Member

Munibur Rehman
Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Zahid Siraj
Mufti Syed Zahid Siraj
Member