

Ref# Shariah/Opi/24-10/14

Dated: October 16, 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 MCB Products (Saleeqa & Sarwat) - Features changes
Enclosed	Annexure-I (A & B) DFT Saleeqa & Sarwat Takaful Plan for MCB Islamic Bank Ltd.

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 changes of annexures A & B Product features, illustrations, and all descriptions of “**DFTL Bancatakaful Plans for MCB Islamic Bank Limited**”, specifically named as,

“**DFT SARWAT TAKAFUL PLAN**”

“**DFT SALEEQA 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 changes of annexures A & B Product features of 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


Prof. Mufti Munib-ur-Rehman
Chairman



Mufti Syed Zahid Siraj
Member