

Ref# Shariah/Opi/24-10/15

Dated: October 17, 2024

Shari'ah Vetting Certificate

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| From: | Shari'ah Supervisory Board (SSB) – Dawood Family Takaful Limited |
| To: | Chief Executive Officer |
| Cc: | 1. Chief Operating Officer 2. Chief Financial Officer 3. Head of Actuarial Department & Risk Management 4. Shari'ah Compliance Officer |
| Subject: | Shari'ah Approval for DFTL New Product “Sarmaya Takaful Plan” |
| Enclosed | 1)-Product Features of DFT New Product “Sarmaya Takaful Plan”. 2)-Sample Illustration of “Sarmaya Takaful Plan |

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 New Product “SARMAYA TAKAFUL PLAN”.

Following our comprehensive evaluation, we have not identified any aspects conflicting with Shari'ah principles within this Plan. As members of the Shari'ah Supervisory Board, we are unanimously in favor of approving the “DFTL New Product “SARMAYA TAKAFUL PLAN” and affirming its adherence to Shariah principles.

For & Behalf of

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


Prof. Mufti Munib-ur-Rehman
Chairman


Mufti Syed Sabir Hussain
Member




Mufti Syed Zahid Siraj
Member