



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**SHARIAH COMPLIANCE CERTIFICATE  
UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012  
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS**

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – **Window Takaful Operations**, I certify that I have reviewed the EFU Takaful Accelerated Savings Plan marketed through BankIslami. It is based on the **Wakalah-Waqf** takaful model. I have also examined all relevant processes and documents including the Participants Membership Document.

Based on Shariah rulings and to the best of my knowledge and belief, the **EFU Accelerated Savings Plan** of EFU Life Assurance Ltd – Window Takaful Operations, investment policy of the Takaful fund, relevant documents and processes are all Shariah compliant.

In my opinion, it is permissible from the Shariah point of view to obtain membership in this product and benefit from it. And Allah knows the best

Dated: 24<sup>th</sup> April 2025

محمد ابراہیم عیسیٰ



Mufti Muhammad Ibrahim Essa  
Shariah Advisor