

MUFTI MUHAMMAD IBRAHIM ESSA

Graduate from Jamiah Darul Uloom Karachi, Pakistan
Shariah Advisor – Islamic Finance and Takaful/Retakaful

المفتى ابراهيم عيسى

خريج الجامعة دارالعلوم كراتشي
المشير الشرعى للامور المالية الاسلامية

بسم الله الرحمن الرحيم

SHARIAH COMPLIANCE CERTIFICATE

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UNDER RULE 26(1)(e) OF TAKAFUL RULES, 2012

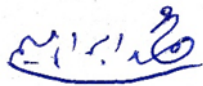
FOR EFU LIFE ASSURANCE LTD – WINDOW TAKAFUL OPERATIONS

In the capacity of Shariah Advisor of EFU Life Assurance Ltd – Window Takaful Operations, I certify that I have reviewed the structure of EFU Hemayah Smart Fund Plan which is based on the Wakalah-Waqf takaful model. I have also examined all relevant processes and documents.

Based on Shariah rulings and to the best of my knowledge and belief, the EFU Hemayah Smart Fund Plan by 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 plan and benefit from it.

Dated: 19 December, 2025



Muhammad Ibrahim Essa

Shariah Advisor

EFU Life Assurance Limited Window Takaful Operations

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