MUFTI MUHAMMAD IBRAHIM ESSA
Graduatefrom JamiahDarulUloomKarachi, Pakistan
Shariah Advisor – Islamic Finance and Takaful/Retakaful

المفتی ابراهیم عیسی
خریج الجامعة دارالعلوم کراتشی
المشیر الشرعی للامورالمالیة الاسلامیة

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 Sehat Zamin 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 Sehat Zamin 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 plan and benefit from it.

Dated: 30 October, 2026

Mufti Ibrahim Essa ★ Shariah Advisor ★

Muhammad Ibrahim Essa
Shariah Advisor
EFU Life Assurance Limited Window Takaful Operations

Email: mibrahimesa@yahoo.com
Phone: +92.322.2671867