

## Shariah Compliance Certificate

## Takaful & Saving Program (BancaTakaful)

The Shariah Advisory Board of Pak-Qatar Family Takaful Limited hereby certifies that "Takaful & Saving Program" (BancaTakaful) has been reviewed and to the best of our knowledge is permissible from the Shariah point of view for the participants to obtain a membership and benefit from the same.

Dr Mufti Ismatullah Member of the Shariah Advisory Board Mufti Muhammad Taqi Usmani Chairman of Shariah Advisory Board

Mufti Muhammad Hassaan Kaleem Member of Shariah Advisory Board