efu LIFE Zaroori Hai

HEMAYAH
EFU FAMILY TAKAFUL

بسم الله الرحمن الرحيم

CERTIFICATE OF SHARIAH COMPLIANCE

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 **Easypaisa Kamyab Mustakbil Plus Plan** which is being distributed by **Telenor Bank** which is based on the **Wakalah-Waqf** takaful model. I have also examined all relevant processes and documents including the Participants Membership Documents.

Based on Shariah rulings and to the best of my knowledge and belief, the **Window Takaful Operations** of EFU Life Assurance Ltd including Individual and Group Family Takaful products and riders, investments of all Takaful funds, relevant documents and processes are compliant from all aspects of Shariah.

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 Best.

Mufti Muhammad Ibrahim Essa
Shariah Advisor

مفتی محمد ابراہیم عیسیٰ
شریعہ ایڈوائزر
حمایہ