



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

CERTIFICATE OF SHARIAH COMPLIANCE

FOR ADAMJEE LIFE ASSURANCE CO. LTD. - WINDOW TAKAFUL OPERATIONS

“Family Takaful Protection & Savings” through Bancatakaful

In the capacity of Shariah Advisor of Adamjee Life Assurance Company Limited-Window Takaful Operations, I hereby certify that I have reviewed the structure of Adamjee Life –Window Takaful Operations Family Takaful’s Product **“Family Takaful Protection & Savings”**.

Based on the Shariah rulings and to the best of my knowledge and belief, the Adamjee Life-Family Takaful’s Products are fully compliant from all aspects of Shariah.

In my opinion, it is permissible from Shariah point of view to obtain participation and benefit from it.

DR. MUHAMMAD ZUBAIR USMANI
SHARIAH ADVISOR
WINDOW TAKAFUL OPERATION
ADAMJEE LIFE ASSURANCE CO. LTD.

Dr. Muhammad Zubair Usmani
Shariah Adviser
Window Takaful Operations
Adamjee Life Assurance Co. Ltd.