



PAK-QATAR FAMILY TAKAFUL

Shariah Advisory Board

Pak Qatar Family Takaful Limited.

Date: 3 April, 2012

Certificate of Approval

Takaful Investment & Saving Program

We refer to the “**Takaful Investment & Saving Program**” which Pak-Qatar Family Takaful Limited intends to introduce. The document attached below was already approved by us on 4th Feb, 2011. However a change has been made to it as acquisition fee have been increased from 4% to 6.5%.

In our opinion the above mentioned Takaful Investment & Saving Program conforms to the Islamic principles of the Shariah.

Dr. Mufti Ismatullah,
Member of Shariah Advisory Board
Pak-Qatar Family Takaful Ltd.

Muhammad Hassaan Kaleem,
Member of Shariah Advisory Board
Pak-Qatar Family Takaful Ltd.