Shariah Advisory Board

Pak Qatar Family Takaful Limited.

Date: 26/11/2009



Pak- Qatar Family Takaful Limited.

Certificate of Approval

Takaful Shield Decreasing Term Plan

We hereby certify that the following Takaful plan with it's supplementary benefits has been reviewed and approved and to the best of our knowledge, it is permissible from the Shariah point of view for the Participants to obtain a membership and benefits from it.

Name of Takaful Plan:

> Takaful Shield Decreasing Term Plan

Mufti Ismatullah,

Member of Shariah Advisory Board Pak-Qatar Family Takaful Ltd.

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