

SHARIA'H CERTIFICATE

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم

This is to certify that I, **Muhammad Yahya Asim**, Sharia'h Advisor of TPL Direct Insurance Limited – Window Takaful Operations (TPL-WTO), have reviewed the Takaful structure of “Direct Takaful”, its policies and all related documents and I hereby confirm that these are in line with the Shariah principles and the requirements of Takaful Rules 2012.

Furthermore, these are reviewed by the Sharia'h Compliance Officer of TPL-WTO, Muhammad Zakaria Iqbal.

We pray that Allah Ta'ala show us all the right path. Allah Ta'ala knows better.

والله أعلم بالصواب


Muhammad Yahya Asim
Sharia'h Advisor
Mufti Muhammad Yahya Asim
Sharlah Advisor
TPL Direct Insurance Ltd.
Window Takaful

Muhammad Zakaria Iqbal
Sharia'h Compliance Officer



October 1, 2014