Mufti Ibrahim Essa

Shariah Advisor Ernst & Young Ford Rhodes Sidat Hyder Chartered Accountants Progressive Plaza, Beaumont Road P.O. Box 15541 Karachi 75530, Pakistan

Mufti Javed Ahmad

Shariah Consultant
Ernst & Young Ford Rhodes Sidat Hyder
Chartered Accountants
Progressive Plaza, Beaumont Road
P.O. Box 15541
Karachi 75530, Pakistan

SHARIAH COMPLIANCE CERTIFICATE

بسم الله الرحمن الرحيم

الحمد لله رب العالمين والصلاة والسلام على رسوله الكريم

This is to confirm that we have reviewed the following Takaful polices of TPL Direct Insurance Limited – Window Takaful Operation, and their relevant documents:

- 1. Commercial Motor Takaful Policy;
- 2. Private Car Comprehensive Takaful Policy;
- 3. Motor Theft Takaful Policy; and
- 4. Motorcycle Takaful Policy.

We hereby certify that to the best of our knowledge the above mentioned Takaful policies and their relevant documents comply with the rules and principles of Islamic Shariah.

والله سبحانه و تعا لي أعلم

Mufti Ibrahim Essa

6-(1512

Mufti Javed Ahmad

Date: October 01, 2014