



Shariah Review Report to the Board of Directors for the year ended 31 December 2025

الحمد لله رب العلمين والصلاة والسلام على سيد الانبياء والمرسلين محمد النبي الامى
وعلى آله وصحبه اجمعين، وبعد

We have reviewed the accompanying financial statements of **Pak-Qatar Family Takaful Limited** (hereafter referred to as “the Company”) for the year ended **31 December 2025**.

During the year, the Shariah Advisory Board conducted online & onsite meetings to discuss various matters. Additionally, we reviewed all types of products, documents, MOUs, and business concerns of the Company. Based on the provided information and explanations, and to the best of our understanding, our findings are as follows:

- (i) The Company's financial transactions, along with the relevant documentation and procedures for the year ended December 31, 2025, were in compliance with the guidelines issued by the Shariah Advisory Board and the requirements of the Takaful Rules 2012.
- (ii) The prescribed Shariah Screening Criteria were duly met in all investment and financial transactions.
- (iii) The identified amount of non-Shariah-compliant income was **00.00**.
- (iv) Moreover, we also agree with the accounting principles adopted for incorporation of Participants' Takaful Fund (Waqf Fund) into the accompanying financial statements.
- (v) The Shariah Compliance Department remains actively engaged in promoting awareness of Takaful and its processes among distribution staff, educational institutions, and corporate sectors. In 2025, multiple awareness sessions were conducted in collaboration with the Training Department as well as independently.
- (vi) In light of these observations, we confirm that Pak-Qatar Family Takaful Limited has successfully maintained Shariah compliance across all its activities. We commend the Company's efforts in ensuring strict adherence to Islamic financial principles and encourage continued diligence in upholding Shariah standards in the future.

“And Allah Knows Best”

Mufti Muhammad Hassan Kaleem
Chairman - Shariah Advisory Board

Dr. Mufti Ismatullah
Shariah Advisor