



Date: September 30, 2024

Certificate of Shariah Compliance

Hifzul Maal Takaful Plan

We refer to the “**Hifzul Maal Takaful Plan**” which Pak- Qatar Family Takaful Limited intends to Introduce to the customers of **U Microfinance Bank** through its Alternate distribution Channel (ADC).

In our opinion the above mentioned “**Hifzul Maal Takaful Plan**” conforms to the Islamic principles of the Shariah and hence is approved. The Shariah Advisory Board has no objection to execute and benefit from this plan.

Mufti Muhammad Hassaan Kaleem
Chairman Shariah Advisory Board

Dr. Mufti Ismatullah
Shariah Advisor &
Member Shariah Advisory Board

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