



## AICL-Window Takaful Operations

### Shariah Compliance Certificate

This is to certify that I have reviewed the Takaful structure of AICL-Window Takaful Operations which is based on Wakalah Waqf model. I have examined the Takaful Products and PMDs being offered, which are to the best of my knowledge and believe, Shariah Compliant.

Dated: 13/01/2016

A handwritten signature in blue ink, consisting of stylized, cursive letters.

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Mufti Muhammad Hassaan Kaleem

Shariah Advisor AICL-Window Takaful Operations