

In the name of Allah, the Most Gracious, the Most Merciful

**Islamic Takaful Products Distribution Certificate
BY STANDARD CHARTERED BANK
PRONOUNCEMENT OF THE SCB SHARIAH SUPERVISORY COMMITTEE**

All praise is due to Allah, the Cherisher of the World, and peace and blessing be upon the Prophet of Allah on his family and all his companions

SCB intends to distribute various Islamic Takaful Products offered and managed by Salama – Islamic Arab Insurance Company. These products are already approved by the Shariah Supervisory Board of Salama to ensure that they are fully Shariah Compliant and in line with Islamic principles of Takaful Insurance.

List of the products are given below:


- Idikhar Saving Plan
- Hemaya Family Takaful Plan
- Hyat the Universal Takaful Plan
- Group Takaful Protection Plan
- Group Takaful Finance Protection Plan
- Maash Retirement Plan
- Iqra Child's Future Plan
- Salama Istithmar Investment Plan
- Baity Finance Protection Plan

The Committee is of the view that the Islamic Takaful Products as mentioned above are in accordance with the principles of Shariah and SCB can distribute and market these products to its clients.

And Allah knows best.



Dr. Abdul Sattar Abu Ghuddah
Shariah Adviser



Sheikh Nizam Yaquby
Shariah Adviser



Dr. Mohamed Ali Elgari
Shariah Adviser

SCB Shariah Supervisory Committee