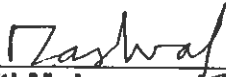
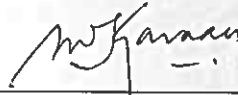


Certificate of Shari'ah Compliance
ABSA Takaful

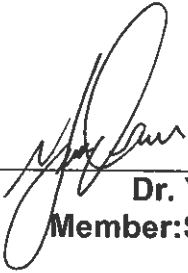
**We, the undersigned Shari'ah Supervisory Board Members,
hereby certify that the Absa Takaful products are Shari'ah
Compliant.**



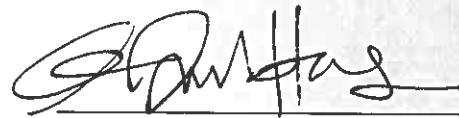
Mufti Muhammad Ashraf Quraishi
Chairman: Shari'ah Supervisory
Board



Sheikh Tauha Karaan
Deputy Chairman: Shari'ah
Supervisory Board



Dr. Yunoos Osman
Member: Shari'ah Supervisory
Board



Dr. Aznan Hassan
Member: Shari'ah Supervisory
Board

Date: 19/01/12
Shari'ah Supervisory Board