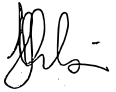


CERTIFICATE OF SHARI'AH COMPLIANCE

We, the undersigned members of the
Shari'ah Advisory Committee, hereby confirm that
the **Retakaful**
products offered by
GIC Re South Africa Ltd. complies with the
principles of Shari'ah



Mufti Yusuf Suliman
(Chairman)



Mufti Ahmed Suliman



Mufti Zaid Haspatel

17 January 2025

Date Issued



GIC Re South Africa Ltd