

CERTIFICATE OF SHARI'AH COMPLIANCE

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



Mufti Yusuf Suliman
(SAC Chairman)



Mufti Ahmed Suliman



Mufti Zaid Haspatel

10 April 2026

Date Issued

