



**The Institute of  
Chartered Accountants  
of Pakistan**

**CA  
PAKISTAN**

**HEAD OFFICE**

Ref: ICAP/SEC/000468/94599

July 5, 2022

**Mr. Mohammad Raza,**  
Head of Operations,  
Pak Qatar General Takaful,  
Karachi.

**Subject: Discount Proposal for Members, Affiliates, Students and Staff of ICAP on Takaful Products**

Dear Mr. Mohammad Raza,

With this letter we hereby acknowledge receipt of your offer letter dated June 28, 2022 received to us on July 5, 2022 on subject cited above. We shall communicate the same to our stakeholders. It shall be entirely the sole discretion of the Members, Affiliates, Students and Staff of ICAP to avail this offer or not, based on their own judgement. Accordingly, ICAP would neither be influencing any of its Members, Affiliates, Students and Staff to opt for Pak Qatar General Takaful offer nor has any responsibility whatsoever for this relationship between the Members, Affiliates, Students and Staff of ICAP and Pak Qatar General Takaful

Look forward to strengthening our business relationship with your esteemed organization.

Regards,

**Syed Masood Akhtar**  
Secretary

**(Established under the Chartered Accountants Ordinance, 1961 - X of 1961)**

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