

12th September, 2013

TO WHOM IT MAY CONCERN

On behalf of the Senior Management of HNB Assurance PLC, it is with pleasure that we issue this testimonial to Adl Capital Ltd (ADL) on the successful completion of the consultancy services offered by ADL for the setting up of HNBA's, Takaful Unit, which was launched on the 9th of July, 2013.

The knowledge parted by the team from ADL on Shariah Compliant Financial Services was very comprehensive and they were able to relate to the staff in many ways and on many levels during the period of consultancy. They were able to provide us with the requisite technical expertise using their networks, which complemented the in-house expertise that they possessed. These networks include experts in the area of Takaful, locally as well as overseas, coupled with Shariah scholars with experience in this specialized area of Insurance.

This testimonial has been issued without any risks and/or responsibilities on the part of HNB Assurance PLC and/or its officers and/or representatives and/or employees.



.....
Manjula de Silva
Managing Director