



الجزيرة تكافل
ALJAZIRA TAKAFUL

**The Extraordinary General Assembly will be
held via modern technology on Monday,
June 16, 2025.**

The Board of Directors of Aljazira Takaful Taawuni Company is pleased to invite the shareholders to participate and vote in the Extraordinary General Assembly meeting (the first meeting), which is scheduled to be held, at exactly 18: 30 pm on Monday 20 Dhu al-Hijjah 1446 corresponding to 16 July 2025 , via Modern technology means.

• **Rights Related to the Meeting of the General Assembly**

- A. Shareholders who are registered in the issuers shareholders record at the Depository Center by the end of the trade session prior to the general assembly meeting and in accordance with the laws and regulations. The shareholder has the right to delegate whomever other than the board of directors.
- B. The right to register a name to attend the general assembly meeting ends at the time of convening the general assembly meeting. The attendees right to vote on the items of the assembly's agenda ends upon the end of screening the votes by the voting Committee.
- C. The shareholder's right to discuss items on the meeting agenda and direct questions accordance with Article 91 of the companies' law. Eligibility for Registering the Attendance of the General Assembly's Meeting Ends upon the Convenience of the General Assembly's Meeting. Eligibility for Voting on the Business of the Meeting Agenda Ends upon the Voting Committee Concludes Counting the Votes.

• **General Assembly Meeting Agenda**

1. Reviewing and discussing the Board of Directors Annual Report for the fiscal year ending 31 December 2024.
2. Reviewing and discussing the Financial Statements for the fiscal year ending 31 December 2024.
3. Voting on the External Auditor's Report for the year ending 31 December 2024 after discussing it.
4. Voting to discharge the Board of Directors from liability for the fiscal year ending 31 December 2024 .
5. Voting on appointing the External Auditors among the candidates based on the Audit Committee recommendation as to examine, review and audit the financial statements for the second and third quarters along with 2025-yearend financials and the first quarter for the year 2026 and determining their fees.
6. Voting on the Board's recommendations to distribute cash dividends amounting to (SAR 19,800,000) to the shareholders for 2024 , (at (SR 0.30) per share representing (3 %) of the share par value), provided that the eligibility is for the shareholders who own shares at the end of trading on the day of the General Assembly convening and who are registered in the company's shareholder register with the Securities Depository Center Company (Depository Center) at the end of the second trading day following the maturity date. Dividend distribution will start from Sunday 06 July 2025.
7. Voting on the businesses and contracts that will be concluded between the company and Aljazira bank (Founding Shareholder) In which the members of the Board of Directors, Eng. Abdulmajeed bin Ibrahim Al-Sultan, Mr. Naif Abdulkarim Al Abdualkarim, have an indirect interest, which is Policy for year 2024 , which is Gross Written Premiums for insurance policies this contract was made without preferential conditions or benefits, amounted to (60,327,558.5) Saudi riyals (Attached)
8. Voting on the businesses and contracts that will be concluded between the company and Aljazira bank (Founding Shareholder) In which the members of the Board of Directors, Eng. Abdulmajeed bin Ibrahim Al-Sultan, Mr. Naif Abdulkarim Al Abdualkarim, have an indirect interest, which is Policy for year 2024 , which is Purchase of government sukuks this contract was made without preferential conditions or benefits, amounted to (33,515,000) Saudi riyals (Attached)

9. Voting on the businesses and contracts that will be concluded between the company and Aljazira bank (Founding Shareholder) In which the members of the Board of Directors, Eng. Abdulmajeed bin Ibrahim Al-Sultan, Mr. Naif Abdulkarim Al Abdulkarim have an indirect interest, which is Placement of deposit issued by Bank Aljazira for year 2024, this contract was made without preferential conditions or benefits, amounted to (100,000,000) Saudi riyals (Attached)
10. Voting on the businesses and contracts that will take place between the Aljazira Takaful Taawuni and AlJazira Capital Company which is considered (Founding Shareholder), in which the members of the Board of Directors, Eng. Abdulmajeed bin Ibrahim Al-Sultan, Mr. Naif Abdulkarim Al Abdelkarim, Mr. Naif Mesnad Al Mesnad, have an indirect interest, which is Other income from managing investment funds(rebate Manage-ments Fees), for year 2024, those contract was made without preferential conditions or benefits, amounted to (12,925,000) Saudi riyals. (Attached).
11. Voting on delegating the elected Board of Directors with the authority of the Ordinary General Assembly to authorize the license mentioned in Paragraph (1) of Article Twenty-Seven of the Companies Law, for a period of one year from the date of approval by the General Assembly or until the end of the term of the authorized Board of Directors, whichever is earlier, in accordance with the conditions mentioned in the executive reg-ulations of the Companies Law for listed joint stock companies.
12. Voting on disbursing an amount of (3,000,000) Saudi riyals as an annual remuneration to the members of the Board of Directors for the fiscal year ended on 31 December 2024.
13. Voting on Amending Article (15) of the bylaws.
14. Voting on amending the Audit Committee's charter (attached).
15. Voting on amending the Nominations and Remuneration Committee's charter (attached).
16. Voting on electing members of the Board of Directors from among the candidates for the next session, which begins on 17 July 2025 and lasts for 3 years, ending on 16 July 2028. (The CVs of the candidates are attached).

- **Electronic voting**

The shareholders who are registered in the website of (Tadawulaty) electronic trading services can remotely vote on the items of the General Assembly through (electronic voting) service, and note that the remote voting will start at 01:00 am on Thursday 12 June 2025 corresponding to 16 Dhu al-Hijjah 1446 , and continue until the end of the General Assembly.

Please note that registration in Tadawulaty service and voting is provided free of charge for all shareholders through the following link: (www.tadawulaty.com.sa)



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ALJAZIRA TAKAFUL

Audit Committee Report to the General Assembly of Shareholders

Audit Committee Report to the General Assembly of Shareholders – Fiscal Year 2024

- **Introduction:**

The Audit Committee of Aljazira Takaful Taawuni Company is pleased to present to its shareholders the annual report for the fiscal year ending 31 December 2024. The report includes details on the committee's performance of its duties and responsibilities as stipulated by the relevant regulatory authorities, along with the committee's opinion regarding the effectiveness of the internal control procedures.

1. Audit Committee

1.1. Duties and Responsibilities of the Audit Committee:

The Audit Committee is responsible for monitoring the implementation and performance of the company's internal control system to ensure its effectiveness and compliance with applicable laws and regulations. It verifies the execution of decisions related to internal controls and ensures full adherence to all relevant laws and regulations. The committee reports to the company's Board of Directors and assists it in carrying out its responsibilities, including but not limited to:

- Ensuring the establishment of an effective internal control and compliance system.
- Reviewing interim and annual financial statements and verifying their accuracy before presenting them to the Board.
- Overseeing and evaluating the work plans of external auditors, internal audit, and compliance functions, and assessing the effectiveness and performance of each function individually.

To fulfill its mandate, the committee has the right to access company records and documents, and request clarifications or information from the Board or executive management. The committee also supervises both the internal audit and compliance departments.

The committee is formed by a resolution of the General Assembly based on the Board's recommendation and after obtaining the written no-objection from the Saudi Central Bank. The committee must consist of at least three and no more than five members, the majority of whom must be non-Board members. At least two members, including the chairperson, must have recent and relevant experience in accounting and financial management. The Board appoints the committee chair from among the independent members by a resolution documented in the Board meeting minutes.

1.2. Committee Composition, Member Classification, Qualifications, Experience, and Current/Past Roles:

The General Assembly, on 17/07/2022, approved the formation of the Audit Committee, its responsibilities, working guidelines, and members' remuneration for the current Board term (the fourth term), which began on 17/07/2022 and ends on 16/07/2025. The committee currently consists of:

<div>Independent Board Member</div> <div>Mr. Ibrahim bin Mohammed Al-Hurabi (Committee Chair)</div>	<p>Mr. Ibrahim has an extensive professional background and broad administrative experience in regulatory departments within financial institutions, during which he held several leadership positions. He currently serves as an Independent Board Member at Aljazira Takaful Taawuni Company, Chairman of the Audit Committee and Board Member at Keir International Company, Member of the Audit Committee at Derayah Financial, and Chairman of the Audit Committee at Memaar Development and Investment Company.</p> <p>He previously held the position of Advisor at Naif Alrajhi Investment Company, Senior Executive Vice President and Head of the Internal Audit Group at Bank Aljazira, and Director General of Financial and Administrative Affairs at the Communications, Space and Technology Commission. Additionally, he held various roles at the Saudi Central Bank, including Director of Treasury and Issuance Department (currently the Currency Management Department), Director of Information Systems Security Control, and Director of Automated Audit Department within the Internal Audit Division.</p> <p>Mr. Al-hurabi holds a bachelor's degree in Shariah from Imam Muhammad ibn Saud Islamic University and a Postgraduate High Diploma in Financial Control from the Institute of Public Administration.</p>
<div>Independent Board Member (Non-Board Member)</div> <div>Mr. Khalid bin Mohammed Al-Khuwaiter (Non-Board Member)</div>	<p>Mr. Khalid is a seasoned expert in board memberships, financial planning, accounting, cost management, pricing and valuation, cash management, budgeting and business planning, strategic analysis, insurance, recruitment, human resources management, risk analysis, and internal control. He currently serves as the Chairman of the Professional Performance Quality Committee at the Saudi Organization for Certified Public Accountants (SOCPA). He also served as Vice Chairman of the Accounting Standards Committee within the same organization.</p> <p>Mr. Al-Khuwaiter previously held several prominent leadership positions, including Chief Executive Officer and Chief Financial Officer at Advanced Electronics Company Ltd., and Chairman of the Board of the Arab Advanced Flight Simulators Company. He has held and continues to hold</p>

Independent Board Member
(Non-Board Member)

Mr. Abdulkarim Al-Shamikh
(Non-Board Member)

several board memberships, including the Saudi Navigation Company, the Binladin Saudi Group, Jadwa Investment, and the IFRS Transition Task Force.

He holds a bachelor's degree in accounting from King Saud University and has successfully passed the U.S. Certified Public Accountants (CPA) examination.

Mr. Abdulkarim has a distinguished professional background and extensive managerial and leadership experience in administration, business development, and strategic planning across various business sectors. Throughout his career, he has held several executive roles and served on multiple boards. His board membership includes the **Audit Committee of Smanan Holding Group, Asharqiyah Development Company, and Binladin Global Holding Group.**

He also served as **Chief Executive Officer** for several leading companies in the Saudi economy, such as **Union Wire Factories Company, International Petroleum Derivatives Company, and Arabian Oud.**

Mr. Abdulkarim holds a **bachelor's degree in accounting** from *King Saud University*.

1.3. Committee Meetings and Attendance (2024)

Name	Role	Meeting Attendance								
		First Meeting Date: 27-Feb 2024	First Meeting Date: 18-Mar 2024	First Meeting Date: 09-May 2024	First Meeting Date: 04-Jun 2024	First Meeting Date: 01-Aug 2024	First Meeting Date: 28-Aug 2024	First Meeting Date: 24-Sep 2024	First Meeting Date: 03-Nov 2024	First Meeting Date: 05-Dec 2024
Mr. Ibrahim ALHURABI	Chair	√	√	√	√	√	√	√	√	√
Mr. Khalid Al-Khuwaiter	Member	√	√	√	√	√	√	√	√	√
Mr. Abdulkarim Al-Shamikh	Member	√	√	√	√	√	√	√	√	√

During the period from the committee's formation until the date of this report, the Audit Committee carried out several responsibilities, including but not limited to the following:

- 1. Reviewing and expressing opinions on the interim and annual financial statements,** meeting with executive management and external auditors, and submitting recommendations to the Board of Directors for approval. The Audit

Committee obtained the necessary confirmations from both the company's executive management and the external auditor regarding the adequacy of provisions reflected in the financial statements for the fiscal year 2024.

2. **Reviewing and evaluating the nomination of the external auditor for the fiscal year 2024/2025**, which included sending invitations to licensed audit firms authorized to audit the company's financials, ensuring their independence, and analyzing both the technical and financial proposals. As a result, the committee recommended the appointment of **two independent external audit firms** to audit the company's accounts for fiscal year 2024 through the end of the first quarter of 2025. The recommendation was submitted to the Board of Directors.
3. **Reviewing the audit work plan** for both the Internal Audit Department and the company's external auditors.
4. Reviewing, approving, and monitoring the execution of the Compliance Department's work plan.
5. **Reviewing reports from the Internal Audit and Compliance Departments**, following up on the implementation of corrective actions, and submitting recommendations to the Board of Directors accordingly.

Results of the Annual Review of the Effectiveness of the Company's Internal Control Procedures:

The company adopted a control framework based on the **Three Lines of Defense** model:

- **First Line of Defense:** Operational departments within the company align their activities with the regulations and policies set and approved by the relevant authorities.
- **Second Line of Defense:** Oversight functions such as Compliance, Risk Management, Finance, and Information Security act as the second line of defense. They are responsible for assessing, measuring, and monitoring various risk levels across day-to-day operations based on their assigned roles, ensuring alignment with the established controls and fulfilling legal, regulatory, and supervisory requirements. These functions submit periodic reports to internal management committees and Board sub-committees, including the Risk Management Committee.
- **Third Line of Defense:** The Internal Audit Department acts as the third line of defense by conducting reviews and audits according to the internal audit plan, providing opinions to the relevant parties, monitoring corrective action plans, and submitting regular reports to the Audit Committee.

In general, a reasonable level of assurance has been obtained regarding the adequacy of internal control procedures and systems, particularly in terms of covering key control areas that significantly impact the company's ability to fulfill its duties related to maintaining effective internal control practices across various activities.

- **Audit Committee's Evaluation of the Adequacy of the Company's Internal Control Systems:**

Executive management is responsible for designing and maintaining an effective internal control system, which encompasses all policies, procedures, and processes. This system is designed under the oversight of the Board of Directors to achieve the company's strategic objectives. The internal control system was developed in alignment with the recommendations of regulatory and supervisory authorities. The company continuously evaluates and monitors this system through its control departments and relevant committees.

The Audit Committee reviewed various reports related to the adequacy of internal controls and systems, including financial statements, actuarial reports, internal audit reports, and reports from the Compliance and Anti-Money Laundering/Counter-Terrorism Financing departments. The committee also examined and followed up on corrective action plans submitted by executive management and provided independent opinions to the Board of Directors regarding their adequacy and effectiveness. Committee discussions and decisions are documented in meeting minutes, and matters requiring attention are escalated to the Board on a regular basis.

Throughout the year, the Audit Committee held meetings with the Heads of Internal Audit, Compliance, and Finance Department, representatives from the external auditors, representatives from the Actuarial Services Department, and the appointed actuary, during which the committee was updated on issues requiring its attention. The committee also received internal audit reports, regulatory authority reports, and external auditor reports issued during the year, reviewed the related management action plans, and ensured that requirements were met according to the approved timeline.

Additionally, the Audit Committee reviewed the effectiveness of the internal control system and compliance procedures in place at Aljazira Takaful, as well as the relevant regulatory and legal requirements within the Kingdom of Saudi Arabia. The committee assessed whether management fulfilled its duty in establishing effective internal controls and sought independent assurance from the Internal Audit Department on the adequacy and effectiveness of these controls.

The reviews conducted during 2024, along with periodic reports presented to the committee since its formation, from internal control functions (Internal Audit, Compliance, Risk Management) and external sources (appointed actuary reports, external auditors' reports, and other regulatory reports), were taken into account.

Based on the confirmations and annual disclosures obtained from executive management—and supported by the results of a self-assessment questionnaire completed by all department heads in the company, designed in line with the COSO Integrated Framework for Internal Control and reviewed by the committee.

The Audit Committee concludes, with reasonable assurance that the internal control system currently in place is operating at an acceptable level.

However, there is a need to enhance and evaluate certain elements and components of the internal control system compared to the previous fiscal year to improve its effectiveness in achieving desired objectives, in line with best practices. This is particularly important in areas such as provisioning assessments and expediting the full implementation of the ERP system and supporting applications. It is also recognized that no internal control system, regardless of its design quality and implementation effectiveness, can provide absolute assurance.



Ibrahim Mohammed Alhurabi
Chairman of Audit Committee



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AL JAZIRA TAKAFUL

Documents of Items No. (8), (9) and (10) related to business and contracts with related parties

**ALJAZIRA TAKAFUL TAAWUNI COMPANY
(A SAUDI JOINT STOCK COMPANY)
LIMITED ASSURANCE REPORT
FOR THE YEAR ENDED 31 DECEMBER 2024**

Independent Limited Assurance Report

To the Shareholders of AlJazira Takaful Taawuni Company (A Saudi Joint Stock Company)

Introduction

We have carried out a limited assurance engagement in order to state whether anything has come to our attention that causes us to believe that the subject matter detailed below (“Subject and related matters”), has not been reported, in all material respects, in accordance with the applicable criteria (“Criteria”) set below.

Purpose of the Limited Assurance Report

This report was submitted at the request of the Chairman of the Board of Directors of AlJazira Takaful Taawuni Company (the “Company”) to be presented to the shareholders in the General Assembly of the Company in compliance with the requirements of Article (71) of the Regulations for Companies issued by the Ministry of Commerce (the "Ministry") (1443H - 2022).

Subject and related matters

The Subject Matter of our limited assurance engagement is related to the declaration enclosed in the attached Appendix A (the “Declaration”) prepared by the Management and presented by the Chairman of the Board of the Directors of the Company in respect of transactions between any member of the Board of Directors and the Company occurred during the year ended 31 December 2024 to be presented to the Company’s general assembly.

Management Responsibility

The Management and the Chairman of the Company are responsible for the preparation of the Declaration in accordance with the applicable Criteria, and are responsible for the selection of methods used for identification of transactions under the applicable Criteria. Further, the management and the Chairman of the Company are responsible for establishing and maintaining internal controls relevant to the preparation and presentation of the Declaration that is free from material misstatement, whether due to fraud or error; selecting and applying appropriate criteria; maintaining adequate records and making estimates that are reasonable in the circumstances.

Our Responsibility

Our responsibility is to express a limited assurance conclusion on the Subject Matter based on our limited assurance engagement conducted in accordance with the International Standard on Assurance Engagements Other Than Audits or Reviews of Historical Financial Information (‘ISAE 3000’) as endorsed in the Kingdom of Saudi Arabia and the terms of reference for this engagement as agreed with the Company.

Our procedures were designed to obtain a limited level of assurance on which to base our conclusion, and, as such, do not provide all of the evidence that would be required to provide a reasonable level of assurance. The procedures performed depend on the assurance practitioner’s judgement including the risk of material misstatement of the Subject Matter, whether due to fraud or error. While we considered the effectiveness of management’s internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls.

Independent Limited Assurance Report

**To the Shareholders of AlJazira Takaful Taawuni Company
(A Saudi Joint Stock Company) (continued)**

Independence and quality management

We have complied with the independence and other ethical requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants (“IESBA”) as endorsed in Kingdom of Saudi Arabia, which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior, and we are also independent of the Company’s in accordance with professional code of conduct and ethics as endorsed in the Kingdom of Saudi Arabia that are relevant.

Our firm applies International Standard on Quality Management (1) and, accordingly, maintains a comprehensive system of quality management including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Summary of Procedures

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Our procedures included:

- Obtain the BOD Chairman’s list that includes all kind of business and contracts performed by any of the BOD members either directly or indirectly in the favor of the Company during the year;
- Check the BOD minutes of the meeting that indicate member’s notification to the BOD on the business and contracts performed by the BOD member;
- Obtain the required approvals on the transactions included in the Declaration.

Further, we have not performed any audit or review procedures for the transactions carried out by the Company during the year ended 31 December 2024 in which any of the members of the Board of Directors had a direct or indirect personal interest, and for the underlying records or other sources from which the Declaration was extracted. Accordingly, we do not express such an opinion.

Limited Assurance Conclusion

Based on our limited assurance procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the accompanying declaration of **AlJazira Takaful Taawuni Company** for the year ended 31 December 2024 is not prepared in accordance with Article 71 of the Regulations for Companies issued by the Ministry of Commerce (1443H - 2022).

Independent Limited Assurance Report

To the Shareholders of AlJazira Takaful Taawuni Company
(A Saudi Joint Stock Company) (continued)

Restriction of Use of Our Report

Our report is prepared upon the request of the Company's management to be presented to the shareholders in their General Assembly Meeting in accordance with the requirements of Article (71) of the Regulations for Companies and should not be used for any other purpose.

Crowe Solutions For Professional Consulting

A blue ink signature, appearing to be 'Abdullah M. AlAzem', written in a cursive style.

Abdullah M. AlAzem
License No. 335

21 Dhul Qaedah 1446H (May 19, 2025)
Jeddah, Kingdom of Saudi Arabia

Aljazira Takaful Taawuni Company (Saudi Listed Company)
A list of the transactions and contracts in which the members of the Board of Directors have a personal interest in:

(a) The following are the details of major related party transactions during the year ended 31 December 2024:

<u>Related party</u>	<u>Relation</u>	<u>Nature of transactions</u>	<u>Amount of transactions SAR'000</u>	<u>Terms of dealing</u>
Bank AlJazira	(Founding Shareholder)	Gross premium written against the bank’s personal finance protection document for the period from 11/13/2024 to 11/12/2025	20,937	Without any preferential conditions
		Gross premium written against the private real estate financing portfolio protection for the period from 11/13/2024 to 11/12/2025	42,066	
		Gross premium written against the collective protection for bank employees for the period from 06/30/2024 to 6/29/2025	1,738	
		Gross premium written against the loan protection for the bank’s employees for the period from 06/30/2024 to 6/29/2025	364	
		Gross premium written against the Political Violence for the for the period from 4/16/2024 to 4/15/2025	81	
		Gross premium written against the Bankers Blanket Bond for the for the period from 4/15/2024 to 4/14/2025	5,408	
		Gross premium written against the Director’s & Officer’s Liability for the for the period from 3/1/2024 to 2/28/2025	255	
		Gross premium written against the Property All Risk cover Properties for the for the period from 4/16/2024 to 4/15/2025	384	
		Gross premium written against the Property All Risk cover for Mortgaged Properties for customers for the for the period from 4/16/2024 to 4/15/2025	2,205	
		Gross premium written against the Property All Risk cover for Mortgaged Properties for Employees for the for the period from 16/4/2024 to 15/04/2025	65	
		Commission paid	113	
		Claims paid	26,505	
		Commission earned from deposits	3,709	
		Purchase of government sukuks thorough BAJ	33,515	
		Placement of deposits	100,000	
		Profit on the sukuks issued by Bank Aljazira	9,088	
		Profit earned on statutory deposit	3,484	
Total Bank Aljazira transactions			249,917	

Aljazira Takaful Taawuni Company (Saudi Listed Company)
A list of the transactions and contracts in which the members of the Board of Directors have a personal interest in:

		Gross premium written against the Director’s & Officer’s Liability for the for the period from 4/6/2024 to 4/5/2025	895	
		Custodian Charges	402	
		Other income	12,925	
Total Aljazira Capital Transactions			14,222	

Consolidated Brothers Company	(Founding Shareholder)	Gross premium written against the Property All Risk Cover Properties for the for the period from 07/15/2024 to 07/14/2025	10	Without any preferential conditions
		Gross premium written against the Medical Group for Employees for the period from 7/31/2024 to 7/30/2025	559	
		Claims paid	217	
Total Consolidated Brothers Company Transactions			786	

Durrah Advanced Development Company	Eng. Abdulmajeed Al-Sultan Chairman of Durrah	Gross premium written of Property All Risk cover for Sugar Factory for the for the period from 1/13/2024 to 1/12/2025	2,567	Without any preferential conditions
		Claims paid	14	
Total Durrah Advanced Development Company Transactions			2,581	

Ibrahim Abdulmohsen Mohammed Al-Sultan	Father of the Eng. Abdulmajeed Al-Sultan Chairman	Gross premium written of Property All Risk policy covering all risks for the residential complex for the period from 01/23/2024 to 01/22/2025	140	Without any preferential conditions
		Gross premium written of Property All Risk policy covering all risks for the residential complex for the period from 07/15/2024 to 07/14/2025	11	
		Gross premium written of Property All Risk policy covering all risks for the period from 07/15/2024 to 07/14/2025	17	
		Gross premium written of Property All Risk policy covering all risks for the period from 07/18/2024 to 07/17/2025	7	
		Claims paid	8	
Total Ibrahim Abdulmohsen Mohammed Al-Sultan Transactions			183	

Aljazira Takaful Taawuni Company (Saudi Listed Company)
A list of the transactions and contracts in which the members of the Board of Directors have a personal interest in:

Board of Directors & Senior Executives	Board of Directors & Senior Executives	Gross written premiums related to liability insurance for Board Members and Senior Executives.	200	Without any preferential conditions
Total Board of Directors & Senior Executives Transactions			200	

Sager Nadershah	Member of the Board of Directors	Gross premium written paid during 2024 for a 10-year protection and savings insurance policy	7	Without any preferential conditions
		Gross premium written paid during 2024 for a 5-year protection insurance policy	1	
		Gross premium written of Medical small group for the period from 10/15/2024 to 10/14/2025	1	
Khaled Al-Othman	Member of the Board of Directors	Gross premium written paid during 2024 for a 15-year protection and savings insurance policy	36	
Yahya Al-Mansour	Member of the Board of Directors	Gross premium written of Motor Private Car Comprehensive for the for the period from 1/13/2024 to 1/12/2025	20	
		Claims paid	113	
Board of Directors		Remuneration and Allowances	3,000	

- (b) With reference to the names of the related parties mentioned above and the nature of their transactions, the company intends to deal with them during 2025, with the same nature of transactions.
- (c) The amount due from AlJazira Capital (Founding Shareholder) amounting to 6,182 thousand Saudi Riyals represents the balance of the investment account.

Aljazira Takaful Taawuni Company (Saudi Listed Company)

A list of the transactions and contracts in which the members of the Board of

Directors have a personal interest in:

- (d) The contributions due, which appear in the statement of financial position, include an amount of 2,782 thousand Saudi Riyals from Bank AlJazira "Founding Shareholder".
- (e) The outstanding claims shown in the statement of financial position includes the following:
- Bank AlJazira "Founding shareholder" SR 29,683thousand
 - Yahya Al-Mansour "Member of Board Directors" SR 14 thousand



Mr. Yahya Almansoor
Board Member



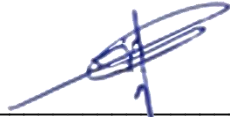
Mr. Ibrahim Alhurabi
Board Member



Dr. Abdulkareem Alnujaidi
Board Member



Mr. Ashraf Bseisu
Board Member



Mr. Khalid Alothman
Board Member



Mr. Naif Almesned
Board Member



Mr. Sager Nader Shah
Board Member & MD



Mr. Naif Alabdulkareem
Board Vice Chairman



Eng. Abdulmajeed Alsultan
Board Chairman



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Voting on Amending Article (15) of the bylaws.

Article number and title	Current Version	Updated Version	Type of change
Article (15) Capital Decrease	<p>Article (15) Capital Decrease:</p> <p>1.The extraordinary general assembly may decide to decrease the capital if it exceeds the company's needs or if the company incurs losses - after the approval of the competent authorities - provided that the paid-up capital of the insurance company after reducing the capital is not less than (100) one hundred million riyals, and the paid capital is not less than (200) two hundred million riyals for a reinsurance company or an insurance company that carries out at the same time reinsurance business, The decision to decrease the capital shall not be issued until a statement prepared by the board of directors stating the grounds for such decrease, the company's liabilities, and the effect of the decrease on satisfying such liabilities is presented at the general assembly. Said statement shall include the report of the company's auditor.</p> <p>2.If the decision to decrease the capital is because it exceeds the company's needs, the creditors shall be invited to submit their objections to the decrease, if any, at least (45) days prior to the date set for the extraordinary general assembly meeting to decide on the decrease. The invitation shall include a statement indicating the amount of capital prior to and after the decrease, the date of the meeting, and the date the decrease becomes effective. If a creditor objects to the decrease and submits supporting documents to the company within the specified period, the company shall pay the debt owed to him if it is due or provide him with a sufficient guarantee if it is not due .</p> <p>Equality among holders of shares of the same type and class shall be observed upon the decrease of capital.</p>	<p>Article (15) Capital Decrease:</p> <p>1. The extraordinary general assembly may decide to decrease the capital if it exceeds the company's needs or if the company incurs losses - after the approval of the competent authorities - provided that the paid-up capital of the insurance company after reducing the capital is not less than (300) three hundred million riyals, The decision to decrease the capital shall not be issued until a statement prepared by the board of directors stating the grounds for such decrease, the company's liabilities, and the effect of the decrease on satisfying such liabilities is presented at the general assembly. Said statement shall include the report of the company's auditor.</p> <p>2. If the decision to decrease the capital is because it exceeds the company's needs, the creditors shall be invited to submit their objections to the decrease, if any, at least (45) days prior to the date set for the extraordinary general assembly meeting to decide on the decrease. The invitation shall include a statement indicating the amount of capital prior to and after the decrease, the date of the meeting, and the date the decrease becomes effective. If a creditor objects to the decrease and submits supporting documents to the company within the specified period, the company shall pay the debt owed to him if it is due or provide him with a sufficient guarantee if it is not due .</p> <p>3. Equality among holders of shares of the same type and class shall be observed upon the decrease of capital.</p>	Amended



الجزيرة تكافل
ALJAZIRA TAKAFUL

Voting on amending the Audit Committee's

Article number and title	Current Version	Updated Version	Type of change
Introduction	<p>Audit Committee Terms of Reference (Charter)</p> <p>Based on the provisions of the Corporate Governance Regulations issued by the Board of the Capital Market Authority, and based on the recommendation of the Board of Directors of Al-Jazira Takaful Taawuni Company, the General Assembly of Al-Jazira Takaful Taawuni Company approved this Terms of Reference. It defines the rules for selecting members of the Audit Committee, the term of their membership, the Committee's method of work, its tasks and responsibilities.</p>	<p>Introduction:</p> <p>The Audit Committee's bylaws were prepared based on the provisions of the amended Corporate Governance Regulations issued by the Capital Market Authority Board, the Audit Committees Regulations in Insurance Companies, and the Insurance Companies Governance Regulations issued by the Insurance Authority. Based on the recommendation of the Board of Directors of Aljazira Takaful Taawuni, the General Assembly of Aljazira Takaful Taawuni approved these bylaws, which specify the rules for selecting Audit Committee members, their term of office, the committee's work methods, and its duties and responsibilities.</p>	Amended Added
Committee Formation	<p>Composition of the Committee:</p> <p>The Committee is formed by a decision of the General Assembly based on the recommendation of the Board of Directors after obtaining a written no-objection from SAMA, provided that the number of nominated members is not less than three and not more than five, and that most of them shall be from outside the board of directors, and at least two members, including the Committee Chairman, must have recent experiences related in the field of accounting and financial management.</p> <p>The Board of Directors shall appoint the Committee Chairman from among the independent members in accordance with a decision issued by the Board and documented in the minutes of</p>	<p>Article One: Committee Formation:</p> <p>1- The committee shall be formed by a decision of the Board of Directors after obtaining the written no-objection of the Insurance Authority. The number of nominated members shall not be less than three and not more than five, and the majority of them shall be from outside the Board of Directors. At least two members, including the committee chairman, must have recent and relevant experience in the field of accounting and financial management.</p> <p>2- The Board of Directors may renew the Audit Committee or one of its members for the next term once.</p> <p>3- The committee's term shall commence from the date of its formation and end with the expiration of the Board's term or the termination of its membership by the Board. The committee's term must coincide with the term of the Board of Directors.</p> <p>4- The Board of Directors shall appoint a committee chairman from among the independent members pursuant to a decision issued by</p>	Amended Added

	<p>the Board meeting in which the Committee Chairman was nominated.</p> <p>The Committee shall appoint a secretary from among the Company's employees. Among his duties is to arrange the Committee's meetings, writing down its decisions, documenting and keeping the minutes and documents related to the Committee's work, and making sure that the Committee Chairman signs the minutes of its meetings. The Committee's secretary may not be the secretary of any other board Committee.</p> <p>A person who works or has worked during the past two years in the Company's senior management or with the Company's Auditor may not be a member of the Audit Committee.</p>	<p>the Board and documented in the minutes of the Board meeting at which the committee chairman was nominated.</p> <p>5- If the position of a member of the Audit Committee becomes vacant during the term of office, the Board of Directors shall appoint another member to fill the vacant position within a maximum period of one month from the date of the vacancy, after obtaining the written no-objection of the Insurance Authority. The new member shall complete the term of his predecessor.</p> <p>6- Anyone who works or has worked during the past two years in the company's senior management or with the company's auditors may not be a member of the audit committee.</p>	
<p>Termination of Committee Members' Services</p>	<p>Termination of Committee Members' Services:</p> <p>The membership of the Audit Committee shall expire upon the expiry of the appointment term. A Committee member may resign, provided that he shall submit his resignation request to the Board one month prior to the date of its entry into force to enable the Board to choose a replacement member. The Company shall inform SAMA in writing of the member's resignation and the reasons for his resignation, and provide SAMA with a copy of the resignation request within the period specified by SAMA.</p> <p>The Board may exempt any member of the Committee after obtaining SAMA's no-objection by a decision of the Board in the following cases, provided that the exemption shall be in</p>	<p>Article Three: Termination of Committee Members' Services:</p> <p>A. Membership in the Audit Committee shall expire upon the expiration of the term of appointment. A committee member may resign, provided that they submit their resignation to the Board one month prior to the effective date of the resignation, to enable the Board to select a replacement member. The Company shall notify the Insurance Authority in writing of the member's resignation and the reasons for their resignation, and shall provide the Insurance Authority with a copy of the resignation request within the period specified by the Insurance Authority.</p> <p>B. The Board may dismiss any member of the Committee, after obtaining the Insurance Authority's non-objection, by a Board decision in the following cases, provided that the dismissal is approved by a majority vote of the Board members:</p>	<p>Amended Added</p>

	<p>accordance with a decision approved by the majority of the Board members:</p> <ul style="list-style-type: none"> • If the member breaches his duties in a way that harms the interest of the Company. • If, without an excuse acceptable to the Board of Directors, the member fails to attend the Committee's meetings for more than three consecutive sessions. • In case of his bankruptcy or insolvency, or became unconscious or mentally ill. • If it is proven that he committed an act of dishonesty or trust, or was convicted of forgery. • If the member lacks any of the conditions that must be met by the Committee member. • If his continuation in the Committee's membership conflicts with any applicable law, decisions or instructions in the Kingdom. <p>If the position of Audit Committee Member becomes vacant during the term of membership, the Board of Directors shall appoint another member, after obtaining SAMA's written no objection, in the vacant position, and the new member shall complete the term of his predecessor.</p>	<ul style="list-style-type: none"> • If the member fails to perform their duties in a manner detrimental to the Company's interests. • If they fail to attend committee meetings for more than three consecutive sessions, without an excuse acceptable to the Board of Directors. • If they are declared bankrupt or insolvent, become insane, or suffer from a mental illness. • If they are proven to have committed an act that violates honor and integrity, or are convicted of forgery. • If a member loses any of the conditions required for membership in the committee. • If his continued membership in the committee conflicts with any applicable regulations, decisions, or instructions in the Kingdom. 	
<p>Duties of the Nominations and Compensation Committee Members:</p>	<p>There is no text in the current work charter.</p>	<p><u>Article 4: Duties of the Nominations and Compensation Committee Members:</u></p> <p>1. When performing their duties as members of the committee, they must adhere to the provisions of the Companies Law, the Capital Market Law, the Cooperative Insurance Companies Supervision Law, their implementing regulations, relevant regulations, and the company's articles of association. They must</p>	<p>Added</p>

refrain from engaging in or participating in any activity that constitutes a violation of the company's management.

2. Members must ensure they are aware of the latest regulatory developments and participate in training programs organized by the company as needed in areas and topics relevant to their role.

3. They must attend committee meetings and not be absent except for a legitimate excuse, of which the committee chairman is notified in advance, or for urgent reasons.

4. Committee members must be constantly informed of the progress of work and act in good faith and with due diligence, while exercising the necessary professional care and adhering to the rules and regulations, in a manner that benefits shareholders, insureds, and other stakeholders.

5. Committee members must perform their duties free from any external influence, whether from within or outside the company. They must not place their personal interests or the interests of those they represent above the interests of the company, shareholders, or other stakeholders.

6. The Committee Chairman or his/her designated representative shall attend the General Assembly to answer shareholders' questions.

7. Allocate sufficient time to carry out his/her responsibilities, prepare for Committee meetings, and participate effectively in them, including directing relevant questions and discussing them with the Company's senior executives.

8. Resign from the Committee membership if unable to fully fulfill his/her duties and responsibilities.

Committee members and other persons attending Committee meetings must maintain the confidentiality of the meetings and

		refrain from disclosing information, documents, or deliberations held during the Committee meetings.	
Committee duties and responsibilities	<p>Committee duties and responsibilities:</p> <p>Members of the Audit Committee are responsible before the Company's shareholders, its board of directors and SAMA for implementing the provisions of this regulation and the provisions of the Audit Committees Regulations issued by SAMA, and for implementing the Committee's work plan issued by a decision of the Board of Directors. During the performance of their duties, members of the Audit Committee shall prioritize the Company's interest over any other considerations that may affect their work and decisions. The Committee's tasks include the following:</p> <ul style="list-style-type: none"> Studying the Company's initial and annual financial statements before submitting them to the Board of Directors and expressing its opinion and recommendation in this regard to ensure their integrity, fairness and transparency Expressing a technical opinion at the request of the Board of Directors on whether the Board's report and the Company's financial statements are fair, balanced and understandable, and include information that allows shareholders and investors to evaluate the Company's financial position, performance, business model and strategy. Studying any important or unfamiliar issues in the financial reports. 	<p><u>Article Six: Committee Duties and Responsibilities:</u></p> <p>The members of the Audit Committee shall be accountable to the company's shareholders, its Board of Directors, and the Insurance Authority for implementing the provisions of these Bylaws and the provisions of the Audit Committees Bylaw issued by the Insurance Authority, and for implementing the committee's work plan issued by a decision of the Board of Directors. In performing their duties, the members of the Audit Committee must prioritize the company's interests over any other considerations that may influence their work and decisions. The Committee's duties include the following:</p> <ul style="list-style-type: none"> Reviewing the company's interim and annual financial statements before presenting them to the Board of Directors, and expressing its opinion and recommendations thereon to ensure their integrity, fairness, and transparency. Providing a technical opinion, upon the Board of Directors' request, on whether the Board of Directors' report and the company's financial statements are fair, balanced, and understandable, and include information that enables shareholders and investors to assess the company's financial position, performance, business model, and strategy. Studying any important or unusual issues contained in the financial reports. Thoroughly investigating any issues raised by the company's Chief Financial Officer, or the person assuming his duties, the company's compliance officer, or the auditor. 	Amended Added

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| <ul style="list-style-type: none"> • Carefully researching any issues raised by the Company's financial manager, or whoever assumes his duties, the Company's compliance officer, or the Auditor • Verification of accounting estimates in the material issues in the financial reports. • Monitoring and supervising the external Auditors, the Internal Audit Department and the Compliance Department to verify the availability of the necessary resources and their effectiveness in performing the work and tasks assigned to them, and evaluating the level of efficiency, effectiveness and objectivity their work in order to verify their effectiveness. • Recommending to the Board of Directors to appoint and dismiss the external Auditors and determine their fees after verifying their independence and reviewing the scope of their work and the terms of contracting with them. • appointing and dismissing both the Chairman of Internal Audit and the Chairman of the Compliance Department after obtaining SAMA's written no-objection. • Determining the monthly salary, incentive bonus and other bonuses for each of the Internal Audit Department and the Compliance Department in line with the Company's internal regulations approved by the Board of Directors • Answering the Company's Auditor's inquiries to ensure the independence of the external Auditors from the Company and the members of the board of directors and senior management and verify their objectivity, fairness and effectiveness of Audit work, taking into account the relevant rules and standards. | <ul style="list-style-type: none"> • Verifying accounting estimates on material matters contained in financial reports. • Overseeing and supervising the external auditors, the internal audit department, and the compliance department to ensure the availability and effectiveness of the necessary resources in performing their assigned tasks and duties, and evaluating the efficiency, effectiveness, and objectivity of their work to ensure their effectiveness. • Recommending to the Board of Directors the appointment and dismissal of external auditors and determining their remuneration after verifying their independence and reviewing the scope of their work and the terms of their contracts. • Recommending to the Board of Directors the appointment or dismissal of the Head of Internal Audit, obtaining a written no-objection from the Insurance Authority, and proposing his remuneration. • Appointing and dismissing the Head of Compliance Management after obtaining a written no-objection from the Insurance Authority. • Determining the monthly salary of the Internal Audit Department and proposing remuneration and recommending them to the Board of Directors in accordance with the approved internal regulations. • Determining the monthly salary of the Compliance Department and incentive bonuses in accordance with the approved internal regulations. • Answering inquiries from the company's auditors. • Ensuring the independence of the external auditors from the company, the Board of Directors, and senior management, and verifying their objectivity, fairness, and the effectiveness of their audit work, taking into account relevant rules and standards. |
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| <ul style="list-style-type: none"> • Ensuring the independence of the Internal Audit Department in the performance of its tasks and verifying that there is no restriction on its work or there is anything that could negatively affect its work. • Ensuring the independence of the Compliance Department in the performance of its tasks and ensuring that there is no restriction on its work or the existence of anything that could negatively affect its work. • Studying the external Auditors' plan and their work and expressing its observations thereon, and verifying that they did not submit technical or administrative works outside the scope of the Audit work, and expressing its views in this regard • Following up the work of the external Auditors and approve any work outside their scope of Audit work while they are performing the Audit work. • Studying the report of the external Auditors and their comments on the financial statements and following up on actions in this regard. • Studying and discussing the preliminary and annual financial statements with external Auditors and with the Company's management before issuing and recommending them to the Board of Directors. • Studying the accounting policies followed in the Company, its procedures and the changes that may take place thereon, and expressing an opinion and recommendation to the Board of Directors in this regard. • Reviewing and approving the work plan of the Internal Audit Department. • Studying and reviewing the Company's internal and financial control systems and risk management and | <ul style="list-style-type: none"> • Ensuring the independence of the Internal Audit Department in performing its duties and ensuring that there are no restrictions on its work or anything that could negatively impact its work. • Ensure the independence of the Compliance Department in performing its duties and verify that there are no restrictions on its work or anything that could negatively affect its work. • Reviewing the contracts and transactions proposed to be entered into by the company with related parties and submitting its views thereon to the Board of Directors. • Referring any matters it deems necessary to take action to the Board of Directors and making recommendations on the necessary actions. • Ensuring the company's commitment to implementing the actuarial expert's proposals and recommendations when required by the regulations and instructions issued by the Insurance Authority and relevant supervisory and regulatory authorities. • Establishing a mechanism that allows company employees to confidentially submit their observations regarding any irregularities in financial or other reports. The committee must verify the implementation of this mechanism by conducting an independent investigation commensurate with the magnitude of the error or irregularity and adopting appropriate follow-up measures. • Monitoring reports issued by the Insurance Authority and relevant supervisory and regulatory authorities and submitting recommendations thereon to the Board of Directors. • Studying the observations of the Insurance Authority and relevant supervisory and regulatory authorities regarding any regulatory violations or requests for corrective action and submitting recommendations thereon to the Board of Directors. |
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developing a written report on its opinion and recommendations in this regard.

- Studying the internal and external Auditors' evaluation of the Company's internal control procedures.
- Studying the internal Audit reports, following up on the implementation of corrective measures for the observations contained therein, and making recommendations regarding them to the Board of Directors.
- Coordination between internal and external Auditors.
- Verifying the Company's compliance with the relevant laws, regulations, policies and instructions.
- Reviewing the contracts and transactions proposed to be conducted by the Company with the related parties, and presenting its views in this regard to the Board of Directors.
- Submitting the issues it deems necessary to take action on to the Board of Directors and expressing its recommendations for the actions to be taken.
- Ensuring the Company's commitment to implementing the actuarial expert's suggestions and recommendations when they are mandatory according to the regulations and instructions issued by the Corporation and the relevant supervisory and supervisory authorities.
- Establishing a mechanism that allows the Company's employees to submit their observations regarding any abuse in the financial or other reports confidentially. The Committee shall verify the application of this mechanism by conducting an independent investigation commensurate with the size of the error or abuse and adopting appropriate follow-up procedures.

• Ensuring the availability of a written code of professional conduct, approved by the Board of Directors, to ensure the company's activities are conducted in a fair and ethical manner. • Studying transactions between group entities and transactions with related parties.

• Studying actuarial reports and submitting recommendations thereon to the Board of Directors.

• Follow up on significant lawsuits filed by or against the company, in collaboration with the Compliance Director, and submit periodic reports thereon to the Board of Directors.

• Ensure optimal use of information technology and the availability of the necessary controls to obtain accurate and reliable information and data.

• Develop a detailed annual work plan that includes the main topics the committee will discuss during the year and the dates of its meetings, and submit it to the Board for approval.

• Prepare a report on its opinion on the adequacy of the company's internal control system and on other work carried out within its scope of jurisdiction. The Board of Directors must deposit sufficient copies of this report at the company's headquarters at least twenty-one days before the General Assembly meeting to provide a copy to any shareholders who wish to receive it. The report will be read during the meeting.

- Follow-up the reports issued by ~~SAMA~~ and the relevant supervisory and supervisory authorities and submit recommendations in their regard to the Board of Directors.
- Studying the observations of ~~SAMA~~ and the relevant supervisory and control bodies regarding any legal violations or requesting corrective measures and making recommendations in this regard to the Board of Directors.
- Ensuring the availability of a written list of the rules of professional conduct after being approved by the Board of Directors to ensure that the Company's activities are carried out in a fair and ethical manner.
- Studying operations among group entities and operations with related parties.
- Studying the reports of the actuary and making recommendations thereon to the Board of Directors.
- Follow up the important lawsuits filed by or against the Company with the Director of the Compliance Department and submit periodic reports on them to the Board.
- Ensure the optimal use of information technology and the availability of the necessary controls to obtain accurate and reliable information and data.
- Developing a detailed annual work plan that includes the main topics that the Committee will discuss during the year and the dates of its meetings and to be reviewed and approved by the Board of Directors.
- Preparing a report on its opinion on the adequacy of the Company's internal control system and the other work it has carried out within its competence. The Board of Directors must deposit sufficient copies of this report at

	the Company's Head Office at least twenty-one (21) days before the date of the General Assembly meeting to provide every shareholder with a copy thereof. The report shall be read during the assembly.		
Committee meetings	<p>Committee meetings:</p> <p>The Committee meeting shall not be held unless attended by the majority of its members. A Committee member may not delegate another member to attend the meeting on his behalf or vote on his behalf in the meetings.</p> <p>The Committee shall hold at least six meetings annually, including the meeting with the Board of Directors. The Committee may hold more meetings whenever the need arises. The Committee may invite whoever it deems appropriate from inside or outside the Company to attend its meetings if the need arises. The Committee may also, whenever necessary, hold other meetings in response to any of the following, including, but not limited to:</p> <ul style="list-style-type: none"> • A request from the Board of Directors. • A request from the external Auditors, the internal Audit department, compliance department, or the actuary expert, when necessary. • Meeting to discuss other issues such as financial issues, Audit issues, regulatory issues, conflict of interest and rules of professional and ethical conduct. • The Committee may seek the assistance of experts and specialists from inside or outside the Company within the 	<p><u>Article Seven: Committee Meetings:</u></p> <p>1. The Committee shall not convene a meeting unless attended by a majority of its members. A committee member may not delegate another member to attend the meeting on his or her behalf or vote in the meetings.</p> <p>2. The Committee shall hold at least six meetings annually, including meetings with the Board of Directors. The Committee may hold more meetings whenever necessary. The Committee may invite any person it deems necessary from within or outside the Company to attend its meetings if necessary. The Committee may also hold additional meetings, whenever necessary, in response to any of the following, including, but not limited to:</p> <ul style="list-style-type: none"> • A request from the Board of Directors. • A request from the external auditors, the Internal Audit Department, the Compliance Department, or the actuary, if a compelling need arises. • Meeting to discuss other matters, such as financial matters, auditing matters, regulatory matters, conflicts of interest, and rules of professional and ethical conduct. <p>3. The Committee may seek the assistance of any experts and specialists it deems necessary, from within or outside the Company, within the limits of its powers, provided this is included in the minutes of the Committee's meeting, including the name of</p>	Amended Added

limits of its powers; provided that this is included in the Committee's meeting record, with the name of the expert and his relationship with the Company or the executive management.

- No member of the board of directors or senior management, other than the secretary and members of the Committee shall have the right to attend its meetings unless the Committee requests hearing his opinion or obtaining his advice.
- The Audit Committee shall meet periodically with the Company's Auditor and with the Company's internal Auditor and compliance officer.
- The Committee Chairman shall set the agenda items for the Committee's meetings and preside over its meetings. The Committee secretary shall send the meeting agenda and any other documents related to the meeting to the Committee members 10 working days before the meeting date to enable the members to view them and prepare well for the meeting.
- The decisions of the Committee shall be issued by the majority. If the number of votes is equal, the Committee Chairman shall have the casting vote, provided that the secretary of the Committee shall record the opinion of the other party in the minutes of the meeting, and the Committee may issue decisions by voting on them by passing.
- The Committee's meetings and decisions shall be documented under written minutes prepared by the Committee's secretary. The minutes of the meetings must include the date and place of the meeting, the names of the attendees and absentees, the decisions and

the expert and their relationship to the Company or Executive Management.

4. No member of the Board of Directors or senior management, except for the Committee's Secretary and its members, may attend its meetings unless the Committee requests their opinion or advice.
5. The Audit Committee shall meet periodically with the Company's auditor, the internal auditor, and the Company's statutory auditor.
6. The Committee Chairman shall determine the agenda items for the Committee's meetings and preside over them. The Committee Secretary shall send the meeting agenda and any other documents related to the meeting to the Committee members five (5) business days prior to the meeting to enable members to review them and prepare properly for the meeting.
7. The Committee's decisions shall be issued by majority vote. In the event of a tie, the Committee Chairman's vote shall be deemed casting, provided that the Committee Secretary records the opinion of the other party in the minutes of the meeting. The Committee may issue decisions by voting by circulation.
8. Committee meetings and decisions shall be documented in written minutes prepared by the committee secretary. These minutes shall include the date and location of the meeting, the names of those present and absent, and the decisions and recommendations made during the meeting. The minutes of committee meetings, related documents, and correspondence shall be kept in a special file with the committee secretary after being signed by him and the chairman and members of the committee who attended the meeting.
9. Committee meeting minutes shall be circulated to all committee members for approval within a period not exceeding 15 days.

	<p>recommendations made during the meeting. The minutes of the Committee's meetings and related documents and correspondence shall be kept in a special file with the Committee's secretary after being signed by him and by the chairman and members of the Committee who attended the meeting.</p> <ul style="list-style-type: none"> • The minutes of the Committee's meetings are circulated to all members of the Committee to be approved within a period not exceeding 15 days. • Each member of the Committee who has a direct or indirect personal interest in any matter or proposal submitted to the Committee must inform the Committee of the nature of his interest in the matter presented, and he must refrain from participating in the deliberations and voting in relation to the matter or proposal without excluding him from the necessary number required for meeting. • Committee members and other persons attending the Committee's meetings must maintain the confidentiality of the meetings and not disclose information, documents and deliberations that took place during the Committee's meetings. • The Committee Chairman shall attend the Company's general assembly and shall be ready to answer any questions from the shareholders about the Committee's activities. 	<p>10. Every member of the Committee who has a direct or indirect personal interest in any matter or proposal before the Committee must inform the Committee of the nature of his interest in the matter before it, and he must abstain from participating in the deliberations and voting in relation to the matter or proposal without being excluded from the number required for the validity of the meeting.</p>	
Conflict between the Audit	There is no text in the current work charter.	<u>Article Thirteen: Conflict between the Audit Committee and the Board of Directors:</u>	Added

Committee and the Board of Directors		If there is a conflict between the Audit Committee's recommendations and the Board of Directors' decisions, or if the Board refuses to accept the Committee's recommendations regarding the appointment and dismissal of the auditor, the determination of his remuneration, the evaluation of his performance, or the appointment of the internal auditor, the Board of Directors' report must include the Committee's recommendation, its justifications, and the reasons for not accepting it.	
Appointment of the Audit Committee Secretary	Delete the paragraph relating to the appointment of a secretary for the committee from Article 1 (Formation of the Committee) and add it as a new, independent article.	<p><u>Article Fifteen: Appointment of the Audit Committee Secretary:</u></p> <p>a) The committee shall appoint a secretary from among the company's employees. His duties shall include arranging committee meetings, recording its decisions, documenting and preserving minutes and documents related to the committee's work, and ensuring that the committee chairman signs the minutes of its meetings.</p> <p>b) The committee secretary may not serve as secretary to any other committee of the Board of Directors.</p>	Added



الجزيرة تكافل
ALJAZIRA TAKAFUL

Voting on amending the Nominations and Remuneration Committee's charter

Article number and title	Current Version	Updated Version	Type of change
Introduction	<p>Nomination and Remuneration Committee Terms of Reference (Charter)</p> <p>Based on the provisions of the Corporate Governance Regulations issued by the Board of the Capital Market Authority, and based on the recommendation of the Board of Directors of Al-Jazira Takaful Taawuni Company, the General Assembly of Al-Jazira Takaful Taawuni Company approved this Terms of Reference. It defines the rules for selecting members of the Nomination and Remuneration Committee, the term of their membership, the committee's method of work, its tasks and responsibilities.</p>	<p>The work regulations for the Nominations and Remunerations Committee were prepared based on the provisions of the Corporate Governance Regulations issued by the Board of the CMA and the IA, and based on the recommendation of the Board of Directors of Aljazira Takaful Cooperative Company. The General Assembly of Aljazira Takaful Cooperative Company approved these regulations that specify the rules for selecting members of the Nominations and Remunerations Committee and the duration of the Nominations and Remunerations Committee's work regulations. Their membership, the method of work of the committee, its tasks and responsibilities.</p>	Amended
Composition of the Committee	<p>Composition of the Committee:</p> <p>The Board of Directors, after obtaining SAMA's written no-objection, shall form a committee called the "Nominations and Remunerations Committee" whose members shall not be less than three and not more than five independent members of the Board of Directors. Non-executive members or persons who are not members of the Board, whether they are shareholders or others, may be appointed, provided that there shall be two independent members of the committee.</p> <p>The members of the committee may not include the executive members of the board of directors, the executive directors, the company's employees or its advisors.</p>	<p><u>Article 1: Composition of the Committee:</u></p> <p>1- The Board of Directors, after obtaining the written no-objection of the Insurance Authority, shall form a committee called the "Nominations and Remuneration Committee," consisting of no fewer than three and no more than five independent members of the Board of Directors.</p> <p>2- Non-executive members or persons other than Board members, whether shareholders or others, may be appointed, provided that two of the Committee members are independent.</p> <p>3- The Committee members may not include executive members of the Board of Directors, executive directors, employees of the Company, or its consultants.</p> <p>4- The Committee's term shall be three years. If a committee member's position becomes vacant during the term, the Board shall appoint another member to fill the vacant position after</p>	Amended Added

	<p>The term of office of the committee shall be three years. If the position of one of the committee members becomes vacant during the term of membership, the Board shall appoint another member to the vacant position and the new member shall complete the term of his predecessor.</p> <p>The Board of Directors shall appoint a chairman for a committee from among the independent members by virtue of a decision issued by the Board and documented in the minutes of the Board meeting in which the Chairman of the Committee was nominated. This committee may not be chaired by the Chairman of the Board of Directors.</p> <p>The Committee shall appoint a secretary for it. Among his duties is arranging the Committee's meetings, recording its decisions, documenting and keeping the minutes and documents related to the Committee's work.</p>	<p>obtaining the no-objection of the Insurance Authority. The new member shall complete the term of his predecessor.</p> <p>5- The Board of Directors shall appoint a Chairman of the Committee from among the independent members pursuant to a resolution issued by the Board and documented in the minutes of the Board meeting at which the Committee Chairman was nominated. This Committee may not be chaired by the Chairman of the Board of Directors.</p> <p>6- The committee shall appoint a secretary, provided that the Insurance Authority obtains no objection. His duties shall include arranging the committee's meetings, recording its decisions, and documenting and preserving the minutes and documents related to the committee's work.</p>	
<p>Duties of the Nominations and Compensation Committee Members:</p>	<p>There is no text in the current work charter.</p>	<p><u>Article 4: Duties of the Nominations and Compensation Committee Members:</u></p> <p>1. When performing their duties as members of the committee, they must adhere to the provisions of the Companies Law, the Capital Market Law, the Cooperative Insurance Companies Supervision Law, their implementing regulations, relevant regulations, and the company's articles of association. They must refrain from engaging in or participating in any activity that constitutes a violation of the company's management.</p> <p>2. Members must ensure they are aware of the latest regulatory developments and participate in training programs organized by the company as needed in areas and topics relevant to their role.</p>	<p>Added</p>

		<p>3. They must attend committee meetings and not be absent except for a legitimate excuse, of which the committee chairman is notified in advance, or for urgent reasons.</p> <p>4. Committee members must be constantly informed of the progress of work and act in good faith and with due diligence, while exercising the necessary professional care and adhering to the rules and regulations, in a manner that benefits shareholders, insureds, and other stakeholders.</p> <p>5. Committee members must perform their duties free from any external influence, whether from within or outside the company. They must not place their personal interests or the interests of those they represent above the interests of the company, shareholders, or other stakeholders.</p> <p>6. The Committee Chairman or his/her designated representative shall attend the General Assembly to answer shareholders' questions.</p> <p>7. Allocate sufficient time to carry out his/her responsibilities, prepare for Committee meetings, and participate effectively in them, including directing relevant questions and discussing them with the Company's senior executives.</p> <p>8. Resign from the Committee membership if unable to fully fulfill his/her duties and responsibilities.</p> <p>Committee members and other persons attending Committee meetings must maintain the confidentiality of the meetings and refrain from disclosing information, documents, or deliberations held during the Committee meetings.</p>	
Committee Duties and Responsibilities	<p>Committee Duties and Responsibilities:</p> <ul style="list-style-type: none"> Proposing clear policies and criteria for membership in the Board of Directors and senior management. 	<p>Article 6: Committee Duties and Responsibilities:</p> <ul style="list-style-type: none"> Proposing clear policies and standards for membership in the Board of Directors and senior management. 	Amended Added

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| <ul style="list-style-type: none"> • Recommending to the Board of Directors the nomination for membership of the Board in accordance with the policies and standards approved by the General Assembly. The Board, in turn, shall recommend to the Ordinary General Assembly of shareholders candidates for membership in the Board of Directors. • Annual review of the required needs of the appropriate skills for membership of the Board of Directors and senior management positions, and preparing a description of the capabilities and qualifications required for membership of the Board, including determining the time that a member must devote to the work of the Board of Directors. • Developing a job description of the capabilities and qualifications required for membership in the Board of Directors and occupying senior management positions, including executive members, non-executive members, independent members and senior executives of the company. • Evaluating the structure and composition of the Board, its committees and senior management, identifying weaknesses on a regular basis, and making recommendations regarding changes that can be made in line with the company's interest • Evaluating and monitoring the independence of the members of the Board and its committees and ensuring that there is no conflict of interest, including ensuring the independence of the independent members on an annual basis and the absence of any conflict of interest if the member is a member of the Board of Directors of another company. | <ul style="list-style-type: none"> • Recommending to the Board of Directors the nomination and re-nomination of members in accordance with the policies and standards approved by the General Assembly, taking care not to nominate any person previously convicted of a crime involving moral turpitude. • Annually reviewing the skills required for membership in the Board of Directors and senior management positions, and preparing a description of the capabilities and qualifications required for membership in the Board of Directors and its committees. • Determining the time required for each member to devote to the Board's work. • Developing a job description of the capabilities and qualifications required for membership in the Board of Directors and senior management positions, including executive, non-executive, independent, and senior executive members. • Periodically assessing and reviewing the structure and composition of the Board, its committees, and senior management, identifying weaknesses, and making recommendations regarding changes that can be made in the best interests of the company. • Evaluating and monitoring the independence of board members and committees and ensuring the absence of conflicts of interest, including annually verifying the independence of independent members and ensuring the absence of any conflicts of interest if the member serves on the board of directors of another company. • Establishing special procedures in the event of a vacancy in the position of a board member or senior executive. • Establish clear policies for compensation and rewards for members of the Board of Directors, its committees, and members of senior management, in accordance with the |
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- Establishing special procedures in case the position of a member of the Board of Directors or senior executives becomes vacant.
- Determining the time that a member should allocate for Board of Directors work.
- Establishing clear policies for the compensation and remuneration of members of the Board of Directors, committees of the Board and members of senior management in accordance with the company's articles of association and submitting them to the Board of Directors for consideration in preparation for approval by the General Assembly. In the bonus policy the following:
 - To be consistent with the company's strategy and objectives.
 - The remunerations shall be offered for the purpose of urging the members of the board of directors and senior management to help in the success of the company and development in the long term, such as linking the variable part of the remunerations to long-term performance.
 - That the remunerations shall be determined based on the level of the job, the tasks and responsibilities assigned to job performer, educational qualifications, practical experience, skills and level of performance.
 - To be consistent with the size, nature and degree of risks in the company.
 - Taking into consideration the practices of other companies in determining remuneration, while avoiding the unjustified rise in remuneration and compensation that might result.
 - To attract, maintain and motivate professional competencies, without exaggerating them.
 - Cases of suspending the payment of the reward or recovering it if it is found that it was decided based on inaccurate

company's bylaws. These policies should be submitted to the Board of Directors for consideration, pending approval by the General Assembly. When developing these policies, consideration should be given to using performance-related criteria, disclosing them, and verifying their implementation. The remuneration policy should include the following:

- a) Consistency with the company's strategy and objectives.
- b) Remuneration should be provided to encourage members of the Board of Directors and senior management to contribute to the company's success and long-term development, such as linking the variable portion of remuneration to long-term performance.
- c) Remuneration should be determined based on the position level, the duties and responsibilities assigned to the employee, their academic qualifications, practical experience, skills, and performance level.
- d) Consistency with the size, nature, and degree of risk faced by the company.
- e) Taking into account the practices of other companies in determining bonuses, while avoiding any unjustified increase in bonuses and compensation that may result.
- f) Targeting the attraction, retention, and motivation of professional talent, without exaggerating the amount.
- g) Cases of suspending or reclaiming bonuses if they are determined based on inaccurate information provided by a member of the Board of Directors or senior management, to prevent the exploitation of their position to obtain undue bonuses.
- h) Regulating the granting of shares in the company to members of the Board of Directors and senior management, whether newly issued or shares purchased by the company.

information provided by a member of the board of directors or senior management in order to prevent the exploitation of the job situation to obtain unearned remunerations.

- Granting company shares to members of the board of directors and senior management, whether these shares are new or shares purchased by the company.
- Recommending to the Board of Directors the remuneration of the members of the Board of Directors and its committees and senior executives of the company in accordance with the approved policy.
- Clarifying the relationship between the rewards granted and the applicable rewards policy, and indicate any material deviation from this policy.
- Periodically reviewing the remunerations policy and evaluating its effectiveness in ~~achieving~~ its objectives.
- Evaluating the performance of the Board (each member individually and the Board as a whole) at least annually using formal, transparent and objective criteria.
- Periodically evaluation of the performance of the board's committees.
- Recommending the appointment and dismissal of senior management members.
- Supervising the induction program and periodic training for the Board of Directors' members.
- Recommending to the Board on issues related to nominations and remuneration.
- Setting the succession policy and procedures for the managing director and senior members of the senior management and monitoring the implementation of their succession plans and procedures.

• Recommending to the Board of Directors the remuneration of the members of the Board of Directors, its committees, and the company's senior executives, in accordance with the approved policy. **No proposed remuneration or compensation for the Chairman and members of the Board of Directors shall be approved without the approval of the General Assembly.**

- Clarifying the relationship between the remuneration granted and the applicable remuneration policy, and identifying any material deviation from this policy.
- Periodically reviewing the remuneration policy and assessing its effectiveness in achieving its **desired** objectives.
- Evaluating the performance of the Board (each individual member and the Board as a whole) at least annually, using formal, transparent, and objective criteria.
- Periodically evaluating the performance of Board committees.
- Recommending the appointment and dismissal of senior management members.
- Supervising the induction program and periodic training for Board members.
- Recommending to the Board matters related to nominations and remuneration.
- Developing the succession policy and procedures for the Managing Director and senior management members, and monitoring the implementation of their succession plans and procedures.
- Reviewing the compensation plans for senior management members.
- Identifying the strengths and weaknesses of the Board of Directors and proposing solutions to address them in a manner consistent with the company's interests.
- Reviewing the company's salary, compensation, bonus, and incentive policies and plans, as well as the procedures and

- Reviewing compensation plans for senior management members.
- Identification of weaknesses and strengths of the Board of Directors and a proposal to address them in line with the company's interest.
- ~~Ensuring on an annual basis the independence of the independent members of the Board and its committees and the absence of any conflict of interest if the member is a member of the Board of Directors of another company.~~
- Reviewing the policies and plans of salaries, compensation, remunerations and incentives for the company, the procedures and practices regulating them, and making recommendations thereon to the Board of Directors, including plans and policies for senior management. These policies must be compatible with the requirements and regulations of the supervisory authorities and shall include the following aspects:
 - All levels and categories of employees, whether full-time or contractual
 - Objectives of the remuneration and compensation plan (with a focus on enhancing effective risk management and achieving the safety and stability of the company's financial position)
 - The structure of the remuneration and compensation system, including the main determinants of compensation and its compatibility with the degree of risk, etc.
 - Determinants of the elements of remunerations and compensation (fixed and variable elements, financial and non-financial benefits, etc.)
 - Linking remunerations and compensation to performance

practices governing them, and submitting recommendations thereon to the Board of Directors, including plans and policies for senior management. These policies must be consistent with the requirements and regulations of supervisory authorities and include the following aspects:

- a) All levels and categories of employees, whether full-time or contracted.
- b) The objectives of the compensation and remuneration plan (with a focus on promoting effective risk management and ensuring the safety and stability of the company's financial position).
- c) The structure of the compensation and remuneration system, including the main determinants of compensation and their alignment with the degree of risk, etc.
- d) The determinants of compensation and remuneration components (fixed and variable elements, financial and non-financial benefits, etc.)
- e) Linking compensation and remuneration to performance.
 - Preparing an annual report detailing the remuneration and remuneration paid to board members and senior management for inclusion in the company's annual report, in accordance with the Corporate Governance Regulations issued by the Capital Market Authority.
 - Monitoring and evaluating the suitability of candidates for membership in the board of directors, its committees, and senior management, in accordance with the regulations for appointment to leadership positions issued by the Insurance Authority.
 - Proposing a policy for the nomination and election of members of the Board of Directors, subcommittees, and senior management, and establishing procedures for obtaining written

- Preparing an annual report detailing the remunerations and compensations paid to the members of the Board and senior management for inclusion in the company's annual report in implementation of the Corporate Governance Regulations issued by the Capital Market Authority.
- Monitoring and evaluating the suitability of persons nominated for membership in the Board of Directors, sub-committees and senior management in accordance with the regulations for appointment requirements in leadership positions issued by **SAMA**.
- Suggesting a policy for nominating and electing members of the Board, sub-committees and senior management. Setting procedures for obtaining the **SAMA's** written no-objection before their appointment.
- Recommending to the Board of Directors to nominate and re-nominate members in accordance with the approved policies and standards.
- Ensuring that all members of the board of directors, sub-committees and senior management meet the appropriate standards contained in the list of requirements for appointment to leadership positions issued by **SAMA** and those in the company's policies and procedures, and that they continuance to meet those standards.
- Adopting a policy to ensure the suitability of persons nominated for senior management positions, provided that this policy includes, but is not limited to:
 - The minimum standards of suitability as stated in the list of requirements for appointment to leadership positions issued by **SAMA**.
 - Compliance assessment procedures.
 - Factors related to evaluating suitability for a specific position.

no-objection from the **Insurance Authority** prior to their appointment.

- Ensuring that all members of the Board of Directors, subcommittees, and senior management meet and continue to meet the suitability criteria set forth in the Regulations for Appointment to Leadership Positions issued by the **Insurance Authority** and those set forth in the Company's policies and procedures.

- Adopting a policy to ensure the suitability of individuals nominated for senior management positions. This policy should include, but is not limited to:

1. Minimum suitability criteria as set forth in the Regulations for Appointment to Leadership Positions issued by the **Insurance Authority**.
 2. Suitability assessment procedures.
 3. Factors specific to assessing suitability for a specific position.
 4. Actions to be taken when it becomes apparent that an individual no longer meets the suitability criteria for a specific position.
 5. Requirements for reviewing and updating the policy from time to time as needed.
 6. Reviewing the CVs of candidates for senior positions within the Company and conducting personal interviews with them, if necessary.
- Reviewing the results of regulatory reports related to the committee's work and ensuring that the company has taken the necessary action in this regard.
 - Submitting reports related to the Nominations and Remuneration Committee's work to the Board of Directors.

	<ul style="list-style-type: none"> - Actions to be taken when it is found that a person no longer meets the criteria of compliance for a specific position. - Requirements to review and update the policy from time to time as needed. - Reviewing the CVs of candidates for senior positions in the company and conducting a personal interview with them if necessary 		
Committee Meetings:	<p>Committee Meetings:</p> <p>The meeting of the Committee shall not be valid unless attended by the majority of its members. A member of the Executive Committee may delegate another member to attend the meetings and vote on his behalf.</p> <p>The committee shall hold at least two (2) meetings annually and whenever the need arises. The committee may seek the assistance of experts and specialists from inside or outside the company within the limits of its powers; provided that this shall be included in the committee's meeting minutes, with the name of the expert and his relationship with the company or the executive management.</p> <p>The Committee Chairman shall determine the agenda items for the meetings of the Committee and presides over its meetings. The Secretary of the Committee shall send the agenda of the meeting and any other documents related to the meeting to the Committee members 10 working days before the date of the meeting to enable the members to view them and prepare well for the meeting.</p>	<p>Article Seven: Committee Meetings:</p> <p>1. The committee meeting shall not be held unless attended by a majority of its members. A committee member may delegate another member to attend the meeting on his or her behalf or to vote on his or her behalf.</p> <p>2. The committee shall hold at least two meetings per year. The committee may hold more than two meetings per year, and the committee may hold more than two meetings per year if necessary.</p> <p>3. The committee may seek the assistance of any experts and specialists it deems appropriate from within or outside the company, within the limits of its authority, provided that this is included in the minutes of the committee meeting, including the name of the expert and his or her relationship to the company or executive management.</p> <p>4. The committee chairman shall determine the agenda items for the committee meetings and chair the meetings. The committee secretary shall send the meeting agenda and any other documents related to the meeting to the committee members five (5) business days prior to the meeting date to enable members to review them and prepare adequately for the meeting.</p> <p>5. No member of the Board of Directors or senior management, other than the Committee Secretary and its members, may</p>	Amended Added

No member of the board of directors or senior management, other than the secretary and members of the Committee may attend its meetings unless the Committee requests hearing his opinion or obtaining his advice.

The decisions of the committee shall be made by majority vote. In case of a tie, the chairman shall have the casting vote. The secretary of the committee shall record the opinion of the other party in the minutes of the meeting. The committee may issue decisions by passing.

Each member of the committee who has a direct or indirect personal interest in any matter or proposal submitted to the committee must inform the committee of the nature of his interest in the matter presented. He must refrain from participating in the deliberations and voting in relation to the matter or proposal without excluding him from the necessary number for the meeting.

The Committee's meetings and decisions shall be documented under written minutes prepared by the Committee's secretary. The minutes of the meetings must include the date and place of the meeting, the names of the attendees and absentees, the decisions and recommendations made during the meeting. The minutes of the Committee's meetings and related documents and correspondence shall be kept in a special file with the Committee's secretary after being signed by him and by the chairman and members of the Committee who attended the meeting.

The minutes of the Committee's meetings shall be circulated to all members of the Committee to be approved within a period not exceeding 15 days.

attend its meetings unless the Committee requests their opinion or advice.

6. Committee decisions shall be issued by majority vote. If the votes are equal, the Committee Chairperson's vote shall be decisive, provided that the Committee Secretary records the opinion of the other party in the minutes of the meeting. The Committee may issue decisions by passing a vote.

7. Any Committee member who has a direct or indirect personal interest in any matter or proposal presented to the Committee must inform the Committee of the nature of their interest in the matter presented. They must abstain from participating in the deliberations and voting on the matter or proposal, without being excluded from the number required for the validity of the meeting.

8. Committee meetings and decisions shall be documented in written minutes prepared by the committee secretary. The minutes shall include the date and place of the meeting, the names of those present and absent, and the decisions and recommendations made during the meeting. The minutes of committee meetings, related documents, and correspondence shall be kept in a special file with the committee secretary after being signed by the committee secretary and the chairperson and members of the committee who attended the meeting.

9. Committee meeting minutes shall be circulated to all committee members for approval within a period not exceeding 15 days.

<p>Committee members and other persons attending the Committee's meetings must maintain the confidentiality of the meetings and not disclose information, documents and deliberations that took place during the Committee's meetings.</p> <p>The chairman of the Committee shall attend the company's general assembly and shall be ready to answer any questions from the shareholders about the Committee's activities</p>		
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