



DAWOOD FAMILY TAKAFUL LIMITED

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Shari'ah Vetting Certificate

Dated: 29-August-2023

FROM:	Shari'ah Board (SB) – Dawood Family Takaful Limited
TO:	Chief Executive Officer – Dawood Family Takaful Limited
CC:	1. Chief Operating Officer – Dawood Family Takaful Limited 2. Chief Financial Officer – Dawood Family Takaful Limited 3. Head of Actuarial Functions & Risk Management – Dawood Family Takaful Limited
SUBJECT:	Formation of Hiba Pool
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

All praise to Almighty Allah: The Lord of the Worlds, peace be upon His Last and Final Prophet Muhammad, upon his family, his companions and all those who followed them with virtue.

This is to certify that we have reviewed the contents for formation of Hiba Pool of Dawood Family Takaful Limited and found nothing contrary to Shari'ah.

We, the members of Shari'ah Board, unanimously ratify and approve the features of Hiba Pool and certify that, it is Shari'ah Compliant and will be effective from May 01, 2022.

For & Behalf of

Shari'ah Board (SB)
Dawood Family Takaful Limited

Munibur. Rehman
Prof. Mufti Munib-ur-Rehman
Chairman

Mufti Syed Sabir Hussain
Member

Mufti Syed Zahid Straj
Member