

Ref# Shariah/Opi/24-09/13

Dated: October 15, 2024

Shari'ah Vetting Certificate

FROM:	Shari'ah Supervisory Board (SSB) – Dawood Family Takaful Limited
TO:	Chief Executive Officer – Dawood Family Takaful Limited
CC:	1. Chief Investment Officer – Dawood Family Takaful Limited 2. Chief Financial Officer – Dawood Family Takaful Limited 3. Chief Operating Officer – Dawood Family Takaful Limited 4. Shari'ah Compliance Officer – Dawood Family Takaful Limited
SUBJECT:	Shari'ah Approval for DFT Revised Investment Policy (Waqf & PIF)
ENCLOSED:	Revised Investment Policy (Waqf & PIF)

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 “**Revised Investment Policy (Waqf & PIF) of Dawood Family Takaful Limited**” and found nothing contrary to Islamic Shari'ah in it.

We, the members of Shari'ah Supervisory Board, unanimously approve the “**Revised Investment Policy (Waqf & PIF) of Dawood Family Takaful Limited**” and certify that, it is Shari'ah Compliant.

For & Behalf of

Shari'ah Supervisory Board (SSB)
Dawood Family Takaful Limited


Prof. Mufti Munib-ur-Rehman
Chairman


Mufti Syed Sabir Hussain
Member




Mufti Syed Zahid Siraj
Member