

Disclaimer – Tawfiq Invest BV

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Applicability: applicable to all services and agreements of Tawfiq Invest, both nationally and internationally.

Company Information:

This policy has been issued by: Tawfiq Invest B.V. – Intermediary for investors and entrepreneurs.
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TAWFIQ INVEST
Bridging capital and principles

1. General

Tawfiq Invest places great importance on transparency and due diligence. The information provided through our website, publications, presentations, digital communications, or other channels is intended solely for general informational and mediation purposes.

Although we strive to ensure that all information provided is accurate, complete, and up to date, no rights can be derived from it. The use of our information and services is entirely at the user's, investor's, or entrepreneur's own risk.

2. Role of Tawfiq Invest

- 2.1 Tawfiq Invest acts solely as an intermediary between investors and entrepreneurs/project owners.
- 2.2 We connect parties, facilitate the exchange of information, and assist in the preparation of investment documentation that adheres to Shariah compliance and ethical principles.
- 2.3 Tawfiq Invest does not act as a bank, fund, asset manager, financial advisor, or investment institution, and does not manage funds or investment capital on behalf of third parties.
- 2.4 We do not provide any guarantees regarding the suitability, profitability, or safety of investment projects.

3. Information and Reliability

- 3.1 Information about investment projects is based on data provided by entrepreneurs or external parties. Tawfiq Invest verifies this data for credibility and consistency where possible but cannot guarantee its accuracy or completeness.
- 3.2 The responsibility for assessing the risks, feasibility, and suitability of any investment lies entirely with the investor.
- 3.3 The publication or mention of a project on our website or in communications does not constitute an endorsement, guarantee, or recommendation by Tawfiq Invest.

4. No Financial Advice or Offer

- 4.1 The information provided by Tawfiq Invest should not be regarded as an invitation to participate, financial advice, or an investment offer within the meaning of national or international financial legislation.
- 4.2 Investors should always seek independent financial, fiscal, and legal advice before making any investment decision. Tawfiq Invest does not provide support for or assume responsibility regarding personal investment strategies or tax planning.

5. Limitation of Liability

- 5.1 Tawfiq Invest, its directors, employees, and representatives are not liable for any direct or indirect damages, losses, or costs resulting from:
 - the use of the information provided;
 - entering into, executing, or terminating an investment agreement;
 - the actions or omissions of entrepreneurs, investors, or third parties;
 - or technical malfunctions, data loss, or security incidents beyond the control of Tawfiq Invest.
- 5.2 Tawfiq Invest is only obliged to make reasonable efforts to provide reliable information and establish connections between parties.
- 5.3 Under no circumstances shall Tawfiq Invest be liable for loss of profit, consequential damages, missed opportunities, or any indirect losses.

6. External Parties and References

- 6.1 The website and communications of Tawfiq Invest may contain references to external websites, reports, or sources.
- 6.2 Such references are provided for informational purposes only. Tawfiq Invest accepts no responsibility for the content, security, or reliability of external information.
- 6.3 The use of third-party information is entirely at the user's own risk.

7. International Scope

- 7.1** Tawfiq Invest operates internationally and provides information that may relate to cross-border activities.
- 7.2** The applicability of regulations may vary by country. Each party is responsible for determining which local laws, rules, or licensing requirements apply to its situation.
- 7.3** Tawfiq Invest is not liable for any interpretation or application of foreign legislation by third parties.

8. Applicable Law

- 8.1** This disclaimer is governed by Dutch law.
- 8.2** In the event of international cooperation or a dispute, the parties shall first endeavor to reach an amicable solution through mutual consultation.
- 8.3** If this proves impossible, the dispute may be submitted to the competent court in the Netherlands or, if applicable, to a recognized international arbitration body.

9. Amendments

Tawfiq Invest reserves the right to amend this disclaimer at any time. Amendments take effect from the moment they are published on the official website of Tawfiq Invest.