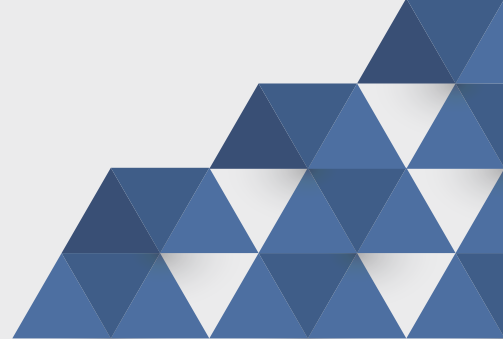


# KEY FACT STATEMENT

## MCB Pakistan Fixed Return Plan 23

**Type:** Open end | **Category:** Fixed Rate/Return Scheme  
Managed by MCB Investment Management Limited  
**Risk Profile:** Moderate (Principal at Moderate risk)  
**Issuance Date:** 20-6-25 (updated till Fourteenth SOD)



### DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plan in the offering document and/or Monthly Fund Manager Report.

### KEY ATTRIBUTES

Investment objectives of CIS	The Objective of MCB Pakistan Fixed Return Plan 23 (MCB PFRP23) is to provide promised fixed return to the Unit Holders at maturity by investing in Fixed Income Securities.
Authorized Investment avenues	Government Securities, Term Deposit Receipts and Cash in Bank
Launch date of CIS	December 27, 2024
Minimum Investment Amount	PKR 500/-
Duration (Fixed Maturity)	Fixed Maturity
Performance Benchmark	PKRV/PIB Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS
IPO/Subscription Period	IPO Period: December 27, 2024
Subscription/Redemption Days and Timing	<b>Days &amp; Cut off Timing</b> During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Upto 1.75% per annum of average daily Net Assets.

### BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	NIL
	Digital Platform of AMC / Third party	NIL
2. Redemption Charge	<b>Distribution Channel</b>	<b>Percentage</b>
	Back end Load	NIL
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan.

#### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

#### Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

### KEY STAKEHOLDERS

#### a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.  
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

#### b. Trustee:

Central Depository Company of Pakistan Limited  
Contact: (92-21) 111-111-500

#### MCB Investment Management Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi  
UAN: (+92-21) 111 468 378 (INVEST)  
URL: www.mcbfunds.com, Email: info@mcbfunds.com