

Please ensure that your application form/cheque is completely filled and signed before handing it over to our representative. We will notify you through email and SMS upon receipt of the application form.  
برائے مہربانی اس بات کو یقینی بنائیے کہ آپ کا درخواست فارم / چیک ہمارے نمائندے کو دینے سے قبل مکمل طریقے سے پُر اور دستخط شدہ ہو۔ درخواست فارم موصول ہونے پر ہم آپ کو بذریعہ ای میل اور ایس ایم ایس مطلع کریں گے۔

**\* WE DO NOT ACCEPT CASH OR BLANK/BEARER CHEQUE**

Date: \_\_\_\_\_ Please write in block letters using black ink

**1) Investor's Details**

<b>Title of Investor Account</b>																															
<b>Investor Registration Number</b>																<b>CNIC/NICOP/Passport No.</b>															

**2) Investment Details**

Name of the Investment Plan/Fund	Front End Load %	Type of Units	Class of Units	Amount in Figures (Rs)	Amount in words
	%				

**3) Payment Details**

<b>Payment Frequency</b>	Monthly <input type="checkbox"/>	Quarterly <input type="checkbox"/>	Semiannually <input type="checkbox"/>	Annually <input type="checkbox"/>	Other _____
<b>Payment method</b>	Internet/ Virtual Banking <input type="checkbox"/> Post Dated Cheques <input type="checkbox"/> _____ Number of Cheques _____         Auto Debit <input type="checkbox"/> _____ (please fill required Auto Debit Form)				

Preferred Payment Date (In Case of Auto Debit) \_\_\_\_\_

**4) Declaration and Signatures**

- I/We, the undersigned, here by declare that:
  - I/We have read and understood the relevant constitutive documents of the Funds/administrative investment plans in which I/We am/are investing. I/We understand that all investments in mutual funds are subject to market risk and the price of the Fund's units may go down resulting in loss of principle investment;
  - I/We understand that the Offer Price of the Fund's Units may include Front-end Load and could be higher than NAV price of the Units;
  - I/We understand that once the investment request has been received by the Investment Facilitator/Distributor, it cannot be cancelled; and
  - I/We understand that the Management Company of the Fund has the sole discretion to allocate/not to allocate Units of the Fund.
  - I/We understand that in case of payment through Auto Debit and Internet Banking the units shall be allocated on the Offer Price applicable on the date of receipt of subscription money in fund bank account after deducting any applicable taxes and/or transaction charges recovered by the respective Bank.
  - I/We understand that the Management Company reserves the right to obtain identity verification services (Biometric/NADRA Verisys) from NADRA to confirm my/our identification document(s). I/We hereby allow the Management Company to confirm my/our identity using identity verification services of NADRA. I/We will not hold the Management Company liable or responsible in any manner.
  - I/We hereby allow the Management Company to verify my/our bank account number(s) and mobile number(s) through independent sources. I/We will not hold the Management Company liable or responsible in any manner.
- I/We, the undersigned, hereby assure to the Management Company that the proceeds invested in the Funds/administrative investment plans are not derived from money laundering or illegal activities and the source(s) of funds declared in this Form is true and correct to the best of my/our knowledge and belief.
- I/We understand that the Management Company, for the purpose of administratively managing the Auto Debit Instructions, may instruct my/our Bank to pull the above mentioned amount on any day falling within 7 working days after Preferred Payment Date mentioned above.
- I/We understand that incase of Auto Debit Instruction the Management Company will make attempt on the Preferred Payment Date for the realization of subscription money from my/our Bank Account
- I/We hereby agree to the terms and conditions overleaf.
- I/We hereby acknowledge that I/We have reviewed the Total Expense Ratio, Management Fee percentage, Selling & Marketing expenses percentage, Front-end, Back-end and Contingent Load percentages of the Scheme as disclosed on the website link <https://www.mcbfunds.com/statutory-disclosures-for-unit-holders/>.
- I shall be solely responsible for all my above mentioned investment/conversion transaction if this transaction is not in accordance with my risk profiling results already provided to the Management Company. I will not hold the Management Company liable or responsible for these transactions in any manner.

**5) Individual Investor /Joint Holder (s)**

<b>Principal Unit Holder</b>	1. _____ 2. _____ 3. _____ 4. _____		
<b>Left Hand Thumb Impression</b>	<b>Attestation of Branch Manager</b>	<b>In case of investor having thumb impression or unstable/shaky/immature signature, Attestation of gazetted officer (BPS-17 and above)/ branch manager of the bank/ notary public/ authorized officer of the MCBIM and two adult male witnesses shall be required. A passport size photograph will also be obtained from such investor.</b>	
		Witnesses (Adult Male Persons only) Name: _____ CNIC: _____ Signature: _____	Witnesses (Adult Male Persons only) Name: _____ CNIC: _____ Signature: _____

**6) Investment Facilitator / Distributor Details (For Official Use Only)**

<b>Distributor/Facilitator Name</b>		<b>Code</b>					<b>Distributor's Stamp with date and time</b>
<b>Branch Name</b>		<b>City</b>					

**7) Registrar Details (For Official Use Only)**

<b>Date and Time Stamping</b>	<b>Form received by</b>	<b>Name and Signature</b>
	<b>Date, Form and attachments verified by</b>	<b>Name and Signature</b>
	<b>Data input by</b>	<b>Name and Signature</b>

NOTE: To find out your Risk Profile Score via SMS, Type "RP<space>REG\_NO" and send it to 8622 from your registered mobile number

## Terms and Conditions:

- Please read the Offering Document of respective scheme(s) carefully before investing.
- For payment method and frequency, please tick (✓) the appropriate box on the SIP form.
- Investor(s) instructions mentioned in the form shall be used for the purpose of auto debit transactions.
- Investor(s) should have a bank account for availing this facility.
- For the purpose of Auto Debit Instruction the Management Company will make attempt (on the preferred date) for the realization of subscription money from client Bank Account.
- After unsuccessful attempt the said transaction shall be treated as cancel transaction.
- Once the auto debit transaction is successful, the Bank's Transaction Banking Department will inform the Management Company.  
MCB Transaction Banking Department will inform the Management Company.
- Units/ NAV will be allocated on the successful auto debit transactions/ realization of amount accordingly.
- If the date on the cheque/ Auto Debit Transactions is non-business day for the scheme, then the auto debit/ post dated cheque will be attempted on the next Business Day.
- If the cheque submitted would not have been cleared then the Investor(s) shall be liable to pay the amount deducted by the bank on account of non clearance.
- "Perpetual SIP" will be the default option in a case end date for enrolment period is not provided. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- Procedure for Cancellation of Existing SIP: Investor/ unit holder(s) needs to submit a signed SIP cancellation letter. This request should be received to us at least 15 days prior to the next due date of SIP.
- The investor agrees to abide by the terms and conditions of Auto/ Direct Debit facility of Banks. MCBIM, registrar of the Schemes and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold MCBIM, registrars of Schemes and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit.
- There is no fee/ charge applying for investment through direct debit instruction.
- Minimum and Maximum amount of investments shall be same as mentioned in the Offering Documents of relevant Collective Investment Schemes.
- The provisions mentioned in the respective Offering Document(s) regarding Applicable NAV, Risk Factors Load etc. shall be applicable.

RISK PROFILE AND LOAD DETAILS OF COLLECTIVE INVESTMENT SCHEMES/ADMINISTRATIVE PLAN

Name of Collective Investment Scheme	Category of Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Investor Eligible Score	Front-end Load	Contingent Load	Back-end Load	
CONVENTIONAL								
MCB Cash Management Optimizer	Money Market	Low	Principal at low risk	=>11	Nil	Nil	Nil	
Pakistan Cash Management Fund	Money Market	Low	Principal at low risk	=>11	0% - 1%	Nil	Nil	
MCB-DCF Income Fund	Income	Medium	Principal at medium risk	=>15	Growth & Income Units Individual - 1.5% Corporate - Nil Bachat Units/ Unit 365 Growth & Income - Nil	Nil	Growth & Income Units Nil Bachat Units 2% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment. Unit 365-Growth & Unit 365-Income 1.5% if redeemed before completion of 365 calendar days from the date of initial investment. 0% if redeemed on and after completion of 365 calendar days from the date of initial investment.	
Pakistan Income Fund	Income	Medium	Principal at medium risk	=>15	Individual - 2% Corporate - Nil	Nil	Nil	
MCB Pakistan Sovereign Fund	Income	Medium	Principal at medium risk	=>15	Type A Units Individual - 1.5% Corporate - Nil Type B Bachat Units - Nil	Nil	Type A Units Nil Type B Bachat Units 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.	
Pakistan Income Enhancement Fund	Aggressive Fixed Income	Medium	Principal at medium risk	=>15	For Type A Units: For Individual - 2% For Corporate - Nil For Type B Units: For Individual - 2% For Corporate - Nil For Type C Bachat Units - Nil	Nil	Type A Units & Type B Units Nil Type C "Bachat" Unit 3% if redeemed before completion of two (2) years from the date of initial investment. 0% if redemption after completion of two (2) years from the date of initial investment.	
MCB Pakistan Asset Allocation Fund	Asset Allocation	High	Principal at high risk	=>22	Growth & Cash Dividend Units  Front End Load for other than online / Website Investor (s)...3%  Front End Load for online / website Investor (s)..... Nil Bachat Units (Two Years) Nil Bachat Units - 3 Years Option - Nil	Nil	Growth & Cash Dividend Units Bachat Units - 2 Years 3% if redeemed before completion of one year (12 months) from the date of initial investment. 2% if redeemed after completion of one year (12 months) but before two years (24 months) from the date of initial investment. 0% if redemption after completion of two years (24 months) from the date of initial investment. Bachat Units - 3 Years 3% if redeemed before completion of one and a half year (18 months) from the date of initial investment. 2% if redeemed after completion of one and a half year (18 months) but before three years (36 months) from the date of initial investment. 0% if redemption after completion of three years (36 months) from the date of initial investment. Class "B" Units Year since purchase of units Backend Load First 3% Second 2% Third 1% Fourth and beyond 0%	
MCB Pakistan Dividend Yield Plan (An Allocation Plan of MCB Pakistan Opportunity Fund)	Asset Allocation Plan	High	Principal at high risk	=>22	"Individual 0% to 3% Corporate Nil"	Nil	Nil	
Pakistan Capital Market Fund	Balanced	High	Principal at high risk	=>22	Individual Corporate 2% Nil	Nil	Nil	
MCB Pakistan Stock Market Fund	Equity	High	Principal at high risk	=>22	Growth Units Individual - 3% Corporate - Nil Bachat Units - Nil	Nil	Growth Units - Nil Bachat Units 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.	
SHARIAH COMPLIANT								
Alhamra Cash Management Optimizer	Shariah Compliant Money Market	Low	Principal at low risk	=>11	1%	Nil	Nil	
Alhamra Islamic Money Market Fund	Shariah Compliant Money Market	Low	Principal at low risk	=>11	Upto 1%	Nil	Nil	
Alhamra Islamic Income Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Class A Units Individual - 1.5% Corporate - Nil Class B Units 0.75% Bachat Units Nil	Nil	Class A Units - Nil Class B Units 0.75% on redemption in the first (1st) year from the date of investment 0.5% on redemption in the second (2nd) year from the date of investment 0.0 % on redemption after completion of two (2) years from the date of investment Bachat Units 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment.	
Alhamra Daily Dividend Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	1%	Nil	Nil	
Alhamra Islamic Asset Allocation Fund	Shariah Compliant Islamic Asset Allocation	High	Principal at high risk	=>22	Type A Units Individual - 3% Corporate - Nil Type B Units - Nil Type C - Bachat Units - Nil	Nil	Type A Units - Nil Type B Units 3.0% for first year after investment 2.0% for second year after investment 1.0% for third year after investment Nil for redemptions after completion of 3 years from investment Type C - Bachat Units - Two Years Option 3% if redeemed before completion of one year (12 months) from the date of initial investment. 2% if redeemed after completion of one year (12 months) but before two years (24 months) from the date of initial investment. 0% if redemption after completion of two years (24 months) from the date of initial investment. Type C - Bachat Units - Three Years Option 3% if redeemed before completion of one and a half year (18 months) from the date of initial investment. 2% if redeemed after completion of one and a half year (18 months) but before three years (36 months) from the date of initial investment. 0% if redemption after completion of three years (36 months) from the date of initial investment."	
Alhamra Islamic Stock Fund	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Type B Units Individual - 3% Corporate - Nil  Bachat Units - Nil	Nil	Type B Units - Nil Bachat Units - 2 Years Option 3% if redeemed before completion of two years from the date of initial investment. 0% if redemption after completion of two years from the date of initial investment. Bachat Units - 3 Years Option 3% if redeemed before completion of three years from the date of initial investment. 0% if redemption after completion of three years from the date of initial investment.	
Dividend Strategy Plan (An Allocation Plan of Alhamra Opportunity Fund)	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Individual 0% to 3% Corporate Nil	Nil	Nil	
Alhamra Smart Portfolio	Fund of Funds Scheme	Medium	Principal at medium risk	=>15	Upto 3%	Nil	Nil	
Name of Administrative Plan		Risk Profile				Risk of Principal Erosion		Investor Eligible Score
CONVENTIONAL								
Smart Portfolio		Medium				Principal at medium risk		=>15