

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 نامہ / چیک ہمارے نمائندے کو دینے سے قبل مکمل طریقے سے فراوردہ و مستحضر شدہ ہو۔ درخواست نامہ موصول ہونے پر ہم آپ کو بذریعہ ای میل اور ایس ایم ایس مطلع کریں گے۔

Investor Registration Number (for official use only) \_\_\_\_\_

Date: \_\_\_\_\_

This Sahulat Sarmayakari Account is being opened in accordance with the requirements of SECP's Circular No. 26 of 2021 (as amended or replaced) for low risk customers. In this account, Maximum Annual Investment Limit is Rs. 800,000/-, Cumulative Investment Limit at any Point in Time is Rs. 1,000,000/- and Maximum Transaction Limit is Rs. 400,000/- per transaction. Maximum Annual Investment Limit means the investment inflows in an account during last one year, starting from date of account opening. Cumulative Investment Limit means net investment inflows in an account starting from date of account opening to any point in time.

**A - PRINCIPAL APPLICANT'S DETAILS (All fields are mandatory)** Please write in block letters using black ink

Name of the Investor (as per CNIC/SNIC/NICOP/POC)																	
Father's / Husband's Name (as per CNIC/SNIC/NICOP/POC)																	
CNIC/SNIC/NICOP/POC No.								Mother Maiden Name									
Date of Birth (as per ID Card)		d		d		m		m		y		y		Residential Status		<input type="checkbox"/> Resident Pakistani <input type="checkbox"/> Non-Resident Pakistani	
Mobile Number (Mandatory)		Ownership of Mobile Number						<input type="checkbox"/> Self (A) <input type="checkbox"/> Employer (B) <input type="checkbox"/> International Mobile Number (C) <input type="checkbox"/> Close Family Member (Spouse, Parent or Children) (D)						(Additional documents will be required in case of (B & C))			
Email Address (Mandatory)								Gender		<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender							
Nationality (Other than Pakistan)		City of Birth						Country of Birth									
Residential Address		City of Residence						Country of Residence									
Mailing Address		City						Country									
Zakat Exemption Status		Do you wish to deduct zakat from your account balance as per applicable laws of Pakistan? <input type="checkbox"/> Yes <input type="checkbox"/> No [If "No", please provide duly executed Zakat Affidavit (CZ-50)] I do hereby declare that I am Non-Muslim (Religion: _____) and according to my faith, I am not obliged to pay zakat.															

**B - BANK DETAILS**

Title of Bank Account							Bank Name						
IBAN													

**C - STATEMENT OF ACCOUNT DELIVERY INSTRUCTIONS**

Please select any ONE nature of correspondance as per your convenience

**By Email** (Statement of Account will be sent on transactions, Monthly and Semi Annually)    OR     **By Post** (Statement of Account will be sent on Transactions and Semi Annually)

NOTE: If No option is selected, Statement of Account will be sent Annually through email and if email is not available, statement will be sent through Post. The Company may charge fee for physical statement subject to the requirements of the Constitutive Documents of the Scheme.

**D - DIVIDEND DISTRIBUTION      DEFAULT: REINVEST**

Please tick (✓) if you want dividend distribution encashed

**E - RISK PROFILING QUESTIONNAIRE**

Answering these questions will help to understand your investment objectives, risk/return expectation that will translate your needs into an asset allocation suitable to your investment needs. This questionnaire will provide only guideline and should not constitute as specific advice. You should make your fund allocation based on your own judgment and personal circumstances. Please tick the box in the left hand margin that corresponds to your choice.

1	Your current age	2	Your current employment status	3	For how long do you want to keep your investment before cashing out
<input type="checkbox"/>	More than 60 years	1	<input type="checkbox"/> Retired (Life savings/Pension)	1	<input type="checkbox"/> Less than 6 Months
<input type="checkbox"/>	46 - 60 years	2	<input type="checkbox"/> House Wife/Student/Dependant	2	<input type="checkbox"/> 7 months to a year
<input type="checkbox"/>	30 - 45 years	3	<input type="checkbox"/> Salaried Employee	3	<input type="checkbox"/> Between 1 - 5 years
<input type="checkbox"/>	Less than 30 years	4	<input type="checkbox"/> Own Business	4	<input type="checkbox"/> Over 5 years
4	What portion of your current investments(if any) are invested in the Stock Market ?	5	What are you investing for?	6	How would you react if your portfolio value falls below what you initially invested?
<input type="checkbox"/>	76 - 100 %	1	<input type="checkbox"/> Regular Income - e.g kitchen expenses	2	<input type="checkbox"/> Encash my investment immediately
<input type="checkbox"/>	51 - 75 %	2	<input type="checkbox"/> Cash Management - e.g fulfilling short-term goals	4	<input type="checkbox"/> Transfer my investment to a more secure fund
<input type="checkbox"/>	21 - 50 %	3	<input type="checkbox"/> Capital growth - e.g education/marriage	6	<input type="checkbox"/> I will hold my investment and wait for better returns
<input type="checkbox"/>	0 - 20 %	4	<input type="checkbox"/> Long term savings - e.g retirement planning	8	<input type="checkbox"/> Invest additional amount to reduce my average cost

**Scoring Of Risk Profiling Results**

Question Number	1	2	3	4	5	6	TOTAL
Your Score							
Risk Profile and Score Range	Score Range			Investor Risk Profile			
	Score 1 to 10			Very Low			
	Score 11 to 14			Low			
	Score 15 to 21			Medium			
Score 22 to 28			High				

For selecting Collective Investment Scheme of MCBIM as per your Risk Profile, please refer last page of this Form

I understand that this Risk Profiling Questionnaire ("RPQ") will help me in assessing my risk appetite based on my need and the information provided by me. The Company and its representative have helped me in understanding the implication of scores derived from RPQ on my scheme/plan selection. I am aware that my different savings needs may have different risk appetite which may change over time depending on my personal situation and objectives. I also understand that this RPQ does not constitute, in any manner, advice given by the Company or its representative. I also understand that my current and future investment, conversion and transfer transactions may not match with the risk score derived from this RPQ. I will not hold the Company or its representative liable or responsible for these transactions in any manner.

**F - FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") SECTION**

Please tick (✓) Yes or No for each of the following questions:

(a) Are you a U.S. Resident?	YES	NO
(b) Are you a U.S. Citizen?		
(c) Are you holding a U.S. Permanent Resident Card (Green Card)?		
(d) Are you registered in the US as a tax payer?		

Note: If answer to any of the above-mentioned questions is "Yes" then please complete Form W-9 "Request for Taxpayer Identification Number and Certification".

_____ Principal Applicant Signature	OR	_____ (Left Hand Thumb Impression (male)/ Right hand thumb impression (female))
--	----	---

**G - INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION ("CRS-1") SECTION**  
Fill and complete this section only if your Tax Residency is other than USA and Pakistan otherwise mark "Not Applicable (N/A)"

COUNTRY/JURISDICTION OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER OR EQUIVALENT NUMBER ("TIN")  
Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/ jurisdiction indicated. Countries/ Jurisdictions adopting the wider approach may require that the self- certification include a tax identifying number for each country/ jurisdiction of residence (rather than for each Reportable Jurisdiction).

If the Account Holder is tax resident in more than three countries/ jurisdictions, please use a separate sheet.

If a TIN is unavailable please provide the appropriate Reason A, Reason B or Reason C where indicated below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents.

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

COUNTRY/JURISDICTION OF TAX RESIDENCE	TIN	IF NO TIN AVAILABLE ENTER REASON A, B OR C
1		
2		
3		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

**H - KNOW YOUR CUSTOMER DETAILS**

Permanent resident in Pakistan (To be filled by NICOP holders only) Yes  No

Education Under Graduate  Graduate  Post Graduate  Professional Qualification  Shariah Qualification   
Technical Qualification  Illiterate

Occupation Armed Forces Service (A)  Business/ Self-Employed (B)  Government Service (C)   
Private Service (D)  Retired/ Pensioner (E)  Unemployed/ House wife (F)

NAME AND ADDRESS OF EMPLOYER / EX-EMPLOYER/ BUSINESS / SHOP (TO BE FILLED IN CASE OF A, B, C, D & E)

DESIGNATION (TO BE FILLED IN CASE OF A, C, D & E) GRADE/ RANK (TO BE FILLED IN CASE OF A, C, & E)

NATURE OF BUSINESS (TO BE FILLED IN CASE OF B)

Profession Accountant  Advocate/ Lawyer  Agriculturist/ Dairy Farmer  Antique Dealer  Architect  Artist   
Auditor  Banker  Bureaucrat  Technician  Distributor/Agent  Doctor   
Economist  Electrician  Engineer  Gems Dealer  Importer/ Exporter  IT Professional   
Jeweller  Journalist  Judge  Labourer  Landlord  Manufacturer   
Soldier  Student  Mechanic  Media Person  Notary Public  Nurse   
Transporter  Wholesaler  Pharmacist  Plumber  Police Officer  Real Estate Agent   
Scientist  Real Estate Builder  Welfare/ Social Worker  Teacher  Real Estate Developer  Retailer/ Shop Keeper   
Partner In Legal / Professional Firm  Legal/ Financial/ Tax Consultant  Partner in Business Partnership   
Other  If "Others" is selected then please specify \_\_\_\_\_

Regular source(s) of income/ funds (multiple options can be selected)  
Salary Income  Business Income  Rental Income  Savings  Stocks/ Investments   
Proceeds from Inheritance  Agriculture Income  Monthly Pension  Gift Proceeds  Remittances from Third Party   
Sale Proceeds of Property  Remittances from Family Member  Sale Proceeds of Furniture, Fixtures & Equipment   
Sale Proceeds of Vehicle  Retirement Benefits (Provident Fund/ Gratuity,etc.)  Student receiving Funds from Blood Relative   
Housewife receiving Funds From Husband/ Child/ Blood Relative

ANNUAL INCOME  
Below Rs. 1,000,000/-  From Rs. 1,000,000/- TO RS. 2,500,000/-  From Rs. 2,500,001/- TO RS. 5,000,000/-   
From Rs. 5,000,001/- TO RS. 7,500,000/-  From Rs. 7,500,001/- TO RS. 10,000,000/-  From Rs. 10,000,001/- TO RS. 12,500,000/-   
From Rs. 12,500,001/- TO RS. 15,000,000/-  From Rs. 15,000,001/- TO RS. 20,000,000/-  From Rs. 20,000,001/- TO RS. 25,000,000/-   
Above Rs. 25,000,000/-

Politically Exposed Person (PEP) Assessment Are you/ your family member/ your close associate OR have you/ your family member/ your close associate ever been entrusted with the following functions either in Pakistan or abroad?

	YES	NO		YES	NO
HEAD OF STATE			SENIOR MILITARY OFFICIAL		
HEAD OF GOVERNMENT			SENIOR EXECUTIVE OF STATE OWNED CORPORATION		
SENIOR POLITICIAN			IMPORTANT POLITICAL PARTY OFFICIAL		
SENIOR GOVERNMENT OFFICIAL			SENIOR EXECUTIVE OF INTERNATIONAL ORGANIZATION		
SENIOR JUDICIAL OFFICIAL			MEMBER OF THE BOARD OF INTERNATIONAL ORGANIZATION		

If answer to any of the above question is "Yes" then you are requested to provide the following details of PEP:

Name of PEP Relationship with Customer  Self  Family Member  Close Associate  
Name of Department/ Company Designation Grade/ Rank

Politically Exposed Person or PEP means an individual who is or has been entrusted with a prominent public function either domestically or by a foreign country, or in an international organization. For example: President, Prime Minister, Chairman Senate, Speaker of National/ Provisional Assembly, MNA, MPA, Senator, Senior Government Official (BPS Grade 20 or above), Senior Judicial Official (Registrar/ Magistrate/ Judge), Senior Military Official (Brigadier/ Commodore/ Air Commodore or above), Senior Executive (e.g. chief executive officer/ managing director, deputy managing director, chief operating officer, company secretary, chief financial officer, chief compliance officer or chief regulatory officer) of State Owned Corporation (e.g. SECP, SBP, FBR, PSO, PPL, OGDCL, etc.), Senior Politician, Senior Executive of International Organization (e.g. UNO, UNESCO, World Bank, IMF, etc.), Member of the Board of International Organization, etc. Family Member of a PEP includes spouse, parent, son, daughter, grandparent, grandchild, brother and sister. Close Associate of a PEP means an individual who is reasonably known to be closely connected with the PEP for any reason including socially or professionally such as partner, close business associate, joint beneficial owner, legal advisor, consultant, etc.

Principal Applicant Signature OR (Left Hand Thumb Impression (male)/ Right hand thumb impression (female))  
Page 2 of 3 Attestation required as mentioned on Page No. 03



**I - DECLARATION AND SIGNATURE**

**ACCOUNT OPENING**

**MOBILE NUMBER OWNERSHIP** : In case ownership is in the name of Family Member; I undertake and confirm that I have taken permission from my closed family member to use his/ her mobile number for opening an account with MCBIM.

I hereby declare that:

- (a) the information provided in this account opening form is correct, complete and up-to-date to the best of my knowledge and belief and the document(s) submitted along with this account opening form are complete and valid in all respects. I will inform MCBIM (hereinafter referred to as "MCBIM") if there is any change in the information/ document provided;
- (b) the funds to be invested in the Collective Investment Schemes and/or Voluntary Pension Schemes managed by MCBIM (hereinafter referred to as "MCBIM Schemes") are my own funds and the funds beneficially owned by any other person will not be used for making investment in MCBIM Schemes;
- (c) I authorize MCBIM to use my information and documents for necessary due diligence and verification;
- (d) I understand that MCBIM may request for additional application form(s)/ document(s) to process my current and future investments in accordance with the requirements of the Anti-Money Laundering Act ("AML Act"), the Securities and Exchange Commission of Pakistan (Anti Money Laundering and Countering Financing of Terrorism) Regulations ("AML Regulations"), Guidelines on Anti-Money Laundering, Countering financing of Terrorism and Proliferation financing ("AML Guidelines") and AML/CFT and CDD/KYC Policies and Procedures of MCBIM. I will ensure to provide these required application form(s)/ document(s) within specified time. I also understand that in order to ensure compliance with aforesaid statutory laws and regulations, MCBIM may reject my investment and/or close my account if the required application form/ document is not provided to MCBIM within specified time or the required application form/ document is not complete and valid in all respects;
- (e) I understand that investment in MCBIM Scheme will be subjected to Zakat deduction if duly executed Zakat Affidavit (CZ-50) is not submitted to MCBIM; and
- (f) I understand that the amount withheld by MCBIM on account of Capital Gain Tax (CGT) against disposal, in any form, of my holdings can be less than that as calculated by NCCPL. In this case, the differential amount shall be collected from my investment account in accordance with the relevant laws.
- (g) 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.
- (h) 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.

**FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)**

- (a) I hereby confirm that the information provided for FATCA purposes is true, accurate and complete;
- (b) Subject to applicable local and foreign laws, I hereby consent for MCBIM, the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes or any of their affiliates (including without limitation branches) to share my information with domestic and overseas tax authorities, where necessary to establish my tax liability in any jurisdiction;
- (c) Subject to the requirements of domestic or overseas laws, I consent and agree that MCBIM or the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives;
- (d) I hereby undertake not to initiate any proceedings against MCBIM and the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes in case any amounts are withheld from my account and remitted to the local or foreign authorities/regulators;
- (e) I hereby undertake that I have not granted a Power of Attorney to a person who has an address outside Pakistan to operate the Investor Account (either physically or electronically);
- (f) I hereby undertake that I have no intention to set up Payment Standing Instruction(s) for the banking account(s) and beneficiary account(s) in a country outside Pakistan;
- (g) I hereby undertake to notify MCBIM within thirty (30) calendar days in case of any change in any information whatsoever which I have provided to MCBIM; and
- (h) I further agree and accept that the terms and conditions as contained herein shall form part and parcel of the account opening and the terms and conditions of the account opening as well other documentation shall remain in full force and effect.

**INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION (CRS-1)**

- (a) I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with MCBIM and MCBIM Schemes setting out how MCBIM and MCBIM Schemes may use and share the information supplied by me;
- (b) I acknowledge that the information provided during this account opening process and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country in which this account is maintained and exchanged with tax authorities of another country or countries in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information;
- (c) I certify that I am the Account Holder of the account to which this information relates;
- (d) I declare that I have neither asked for, nor received, any advice from MCBIM and MCBIM Schemes in determining my classification as a Reportable Person or otherwise;
- (e) I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete; and
- (f) I undertake to advise MCBIM and MCBIM Schemes within thirty (30) days of any change in circumstances which affects my tax residency status or causes the information contained herein to become incorrect or incomplete, and to provide MCBIM with a suitably updated self-certification and declaration within thirty (30) days of such change in circumstances

<small>CURRENT PRINCIPAL APPLICANT'S SIGNATURE</small>	<small>OR</small>	<small>LEFT HAND THUMB IMPRESSION (MALE) / RIGHT HAND THUMB IMPRESSION (FEMALE)</small>	<small>PRINCIPAL APPLICANT'S SIGNATURE AS PER CNIC/ NICOP/ PASSPORT</small>	<small>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.</small>
			<small>ATTESTATION OF BRANCH MANAGER</small>	<small>WITNESSES (ADULT MALE PERSONS ONLY)</small>
			NAME: _____ CNIC: _____  SIGNATURE: _____	NAME: _____ CNIC: _____  SIGNATURE: _____

**J - HOW DID YOU HEAR ABOUT US ?**

Newspapers / Advertising  Friends / Relatives  Facebook  Instagram  LinkedIn  Youtube   
 Others \_\_\_\_\_  
(Please Specify)

**K - INVESTMENT FACILITATOR / DISTRIBUTOR DETAILS (FOR OFFICIAL USE ONLY)**

Please write the complete address of the premises where you visited the customer:

---



---

HAVE YOU SEEN ORIGINAL CNIC/NICOP OF THE CUSTOMER? YES  NO

HAS THE CUSTOMER SIGNED (CNIC/NICOP'S SIGNATURE) IN YOUR PRESENCE? YES  NO

IS THERE ANY MATERIAL CHANGE IN THE APPEARANCE OF THE CUSTOMER WHEN COMPARED WITH HIS/HER PICTURE ON CNIC/NICOP?  
 YES  NO  (If yes, please provide details \_\_\_\_\_)

I have verified the identity documents of the Principal Applicant and Joint Holder(s) and I have not identified any factor or event which may give rise to suspicion relating to money laundering and/or financing terrorism about the Principal Applicant and Joint Holder(s). I will inform the Company if I identify any such factor or event in future relating to the Principal Applicant and/or Joint Holder(s).

<small>DISTRIBUTOR / FACILITATOR NAME</small>	<small>CODE</small>	<small>CITY</small>	<small>Distributor's Stamp with date and time</small>
<small>BRANCH NAME</small>			

**L - REGISTRAR DETAILS (FOR OFFICIAL USE ONLY)**

<small>Date and Time Stamping</small>	<small>FORM RECEIVED BY</small>	<small>Name and Signature</small>
	<small>DATE, FORM AND ATTACHMENTS VERIFIED BY</small>	<small>Name and Signature</small>
	<small>DATA INPUT BY</small>	<small>Name and Signature</small>

# 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
<b>CONVENTIONAL</b>							
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 2% Corporate 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.
MCB Government Securities Plan I (An Allocation Plan of MCB Government Securities Fund)	Income	Medium	Principal at	=>15	Upto 2%	Nil	Nil
MCB Investment Savings Plan I (An Allocation Plan of MCB Investment Savings Fund)	Aggressive Fixed Income	Medium	Principal at Medium Risk Medium Risk	=>15	Upto 1%	Nil	Nil
MCB Financial Sector Fund	Equity	High	Principal at High Risk	=>22	Upto 3%	Nil	Nil
MCB Money Market Fund	Money Market	Low	Principal at Low Risk	=>11	Upto 1.5%	Nil	Nil
<b>SHARIAH COMPLIANT</b>							
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.
Alhamra Opportunity Fund Dividend Strategy Plan (ALHOP DSP)	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
Alhamra Government Securities Plan I (An Allocation Plan of Alhamra Government Securities Fund)	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Upto 2%	Nil	Nil
Alhamra Islamic Investment Savings Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Upto 1.5%	Nil	Nil
Alhamra Islamic Energy Fund	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22	Upto 1.5%	Nil	Nil
Name of Administrative Plan		Risk Profile			Risk of Principal Erosion		Investor Eligible Score
<b>CONVENTIONAL</b>							
Smart Portfolio		Medium			Principal at medium risk		=>15