# Key Fact Statement
# Alhamra Islamic Cash Fund

**Type:** Open end | **Category:** Shariah Compliant Money Market Scheme
Managed by MCB Investment Management Limited
**Risk Profile:** Low (Principal at Low risk)
**KFS Issuance Date:** 11-May-2026

## DISCLAIMER

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

## KEY ATTRIBUTES

| | |
|---|---|
| Investment objectives of CIS | The objective of Alhamra Islamic Cash Fund is to provide competitive returns while ensuring high liquidity by investing in Shariah-compliant money market instruments. |
| Authorized Investment avenues | Shariah Compliant Government Securities, cash and near cash instruments which include cash in shariah compliant bank accounts (excluding TDRs), shariah compliant money market placements, shariah compliant deposits, certificate of deposits (COD), certification of musharakas (COM), shariah compliant reverse repo, shariah compliant commercial papers and short-term sukuks. |
| Launch date of CIS | September 07,2026 |
| Minimum Investment Amount | PKR 500/- Initial and Subsequent |
| Duration (Perpetual) | Perpetual |
| Performance Benchmark | 90% three (3) months PKISRV Rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic windows of conventional banks as selected by MUFAP. |
| IPO/Subscription Period | IPO: Sep 03, 2026, Sep 04, 2026 and Sep 07,2026 (Thurs, Fri & Mon) ; Subscription : Perpetual |
| Subscription/Redemption Days and Timing | **Days & Cut off Timing**<br>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 (Growth) |
| Management Fee (% Per Annum) | Up to 1.25% per annum of average daily Net Assets. |

## BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)

| Distribution Channel | Percentage |
|---|---|
| Direct Investment through AMC | Upto 1.5% |
| Digital Platform of AMC / Third party | Upto 1.5% |

2. Redemption Charge

| Distribution Channel | Percentage |
|---|---|
| Back end Load | NIL |
| Contingent Load | NIL |

**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 (Waqeel):**
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
CDC House, 99-B, Block B, SMCHS, Main Shahra-e-Faisal, Karachi.
Contact: (92-21) 111-111-500

**c. Shariah Advisor:**
The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

**(a) Justice (Rtd.) Muhammad Taqi Usmani (Chairman)**
**(b) Dr. Muhammad Zubari Usmani**
**(c) Dr. Ejaz Ahmed Samadani**
Contact Details : 0336-3382302
Address: Jamia Darul Uloom Karachi Main Korangi Industrial Area Road, Karachi, Pakistan

**Disclaimer:**
All investments in mutual fund are subject to market risks. The investors are advised in their own interest to carefully read the contents of Offering Document in particular the Investment Policies mentioned in clause 2.1.2, Risk Factors mentioned in clause 2.4, and Warnings in clause 9.1, before making any investment decision.

**MCB Investment Management Limited**
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