

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 پر اور دستخط شدہ ہو۔ درخواست فارم موصول ہونے پر ہم آپ کو بذریعہ ای میل اور ایس ایم ایس مطلع کریں گے۔

Date:

Please write in block letters using black ink

1) Principal Applicant’s Details

Title of Account

Investor Registration Number

CNIC/NICOP/Passport No.

2) Conversion Details (Please refer instructions on the back side of this Form)

Convert (Redeem) From The Scheme/Investment Plan

(a)

Type of Units

Class of Units

Amount in Rupees

OR

No. of Units

All

or

Convert (Invest) To The Scheme/Investment Plan

Type of Units

Class of Units

*Front End Load %

%

(b)

Type of Units

Class of Units

Amount in Rupees

OR

No. of Units

All

or

Convert (Invest) To The Scheme/Investment Plan

Type of Units

Class of Units

*Front End Load %

%

Acknowledgment of Deduction of Front-End Load (FEL) from Subscription to the Scheme/ Investment Plan managed by MCB Investment Management Limited

I/We hereby acknowledge and confirm that I/We have been duly informed of the applicable percentage of the Front-End Load (FEL) and its deduction from my/our subscription amount to the Scheme/Investment Plan managed by MCB Investment Management Limited. I/We understand and accept these terms and allow the Management Company to proceed accordingly.

Applicant's Signature

COOLING-OFF RIGHT FOR INDIVIDUAL UNIT HOLDERS:

All Individual Unit Holders have a right to obtain a refund of their first time investment only (cooling-off right) in a Collective Investment Scheme (CIS) managed by MCBIM. The Unit Holder may exercise cooling-off right within three (3) business days commencing from the date of issuance of Investment report as per Circular No.26 of 2015 (cooling-off period). For this purpose, the Unit Holder shall send a written request to Investor Services Department of MCBIM at one of its Registered Addresses. The refund pursuant to the exercise of a cooling-off right shall be paid to the Unit Holder within six (6) business days of receipt of written request from the Unit Holder in accordance with the Direction No. 31 of 2016 issued by Securities and Exchange Commission of Pakistan.

RISK DISCLOSURE:

If you are investing in MCB Pakistan Stock Market Fund (MCB-PSM), Alhamra Islamic Stock Fund (ALHISF), MCB Pakistan Asset Allocation Fund (MCB-PAAF), Pakistan Capital Market Fund (PCMF), Alhamra Islamic Asset Allocation Fund (ALHAA), allocation plans of Alhamra Islamic Active Allocation Fund (ALHIAAF), MCB Pakistan Dividend Yield Plan (MCBPDYP), Alhamra Opportunity Fund - Dividend Strategy Plan (ALHOPDSP), MCB Financial Sector Fund (MCBFSF), Alhamra Islamic Energy Fund (ALHIEF) and/or Gulluck Plan then by accepting these terms and conditions, you acknowledge that the Scheme/Plan in which you are investing, is HIGH RISK Scheme as its returns are directly linked with the performance of Pakistan Stock Exchange (PSX). Hence, your principal investment may be at risk when PSX performance goes into negative. Long-term holding duration is advised while investing in these schemes/plans.

Certificates Issued

☐ No ☐ Yes, Certificate No. _____ is/are attached with this Form.

INCOME PAYMENT FREQUENCY (in case of Income Units / 365 Income Units only)

if Income Payment Frequency is not selected then the Management Company will assume Income Payment Frequency as “Annually”.

Monthly

☐

Quarterly

☐

Half-Yearly

☐

Annually

☐

3) Declaration and Signature(s)

1. I/We shall be solely responsible for my/our above-mentioned conversion transaction(s) if such transaction(s) is/are not in accordance with my/our risk profiling results already provided to the Management Company. I/We will not hold the Management Company liable or responsible for such transaction(s) in any manner.

2. I/We, the undersigned, hereby declare that:

(a) I/We have read and understood the terms and conditions of the Constitutive Documents of the Scheme(s), in particular the Investment Policies, Risk Factors, Taxation Policies and Warnings before converting into the Scheme(s);

(b) I/We understand that conversion of Units will be made in accordance with the terms and conditions as mentioned in the Constitutive Documents of the Scheme(s);

(c) I/We understand that all investments in the Scheme are subject to market risk and the price of the Scheme’s Units may go down resulting in loss of principal investment;

(d) I/We understand that the conversion price of Units will differ due to Front-end Load/Back-end Load where applicable;

(e) I/We understand that in case of the Scheme(s) operating under forward pricing mechanism, the price of Units applicable for conversion will not be known at the time of conversion;

(f) I/We understand that conversion of units transaction may be subject to deduction of Capital Gain Tax in accordance with the requirements of Income Tax Ordinance, 2001 and the directives issued by Federal Board of Revenue (FBR) from time to time;

(g) I/We have been provided with the latest Fund Manager Report (FMR) of the Scheme(s);

(h) 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/>; and

(i) I/We understand that once the conversion request has been received by the Investment Facilitator/ Distributor, it cannot be cancelled.

(j) I/We understand that transaction request received within Cut-Off Timings of the Business Day will be processed at the price of the Scheme applicable on that Business Day. Transaction request received after Cut-Off Timings of the Business Day or on a non-business day, will be processed at the price of the Scheme applicable on the next Business Day. I/We have seen the Cut-Off Timings of the Scheme available at the download section of the website (www.mcbfunds.com).

(k) 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.

(l) 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.

(m) I/We understand that conversion will be processed based on available holdings at the time of submission of conversion form (excluding any pending / unexecuted transactions).

(n) I/We understand that Pledge / Certificate / CDS units will only be converted if required documents are attached.

(o) I acknowledge that I have read the Key Fact Statement at the time of investment, and I have read and understood the terms and conditions to the best of my knowledge and have retained copy of the same.

FOR INVESTMENT IN UNIT 365-GROWTH AND 365-INCOME UNITS

I/We hereby acknowledge and understand that Bank-End Load will be applicable if units are redeemed before completion of 365 days from the date of initial investment as defined in Offering Document of the respective fund.

Institutional Investor

Individual Investor

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.

Company Stamp

Principal Applicant’s Signature/ Left Hand Thumb Impression

Attestation of Branch Manager

Witnesses (Adult Male Persons only)

Name: _____

CNIC: _____

Signature: _____

Name: _____

CNIC: _____

Signature: _____

Authorized Signatories/ Joint Holder(s)

Signature(s)

(a) Name: _____

(b) Name: _____

(c) Name: _____

(d) Name: _____

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

MCB INVESTMENT MANAGEMENT LIMITED

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UAN: (+92-21) 111 468 378 (111 INVEST)

URL: www.mcbfunds.com, Email: info@mcbfunds.com

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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 First 3% Second 2% Third 1% Fourth and beyond 0% Backend Load	
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 Medium Risk	=>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	=>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	
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	Low	Principal at low risk	=>11	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	
Alhamra Islamic Cash Fund	Shariah Compliant Money Market	Low	Principal at low risk	=>11	Upto 1.5%	Nil	Nil	
Name of Administrative Plan		Risk Profile			Risk of Principal Erosion			Investor Eligible Score
CONVENTIONAL								
Smart Portfolio		Medium			Principal at medium risk			=>15

RISK DISCLOSURE STATEMENT FOR INVESTOR

If you are investing in MCB Pakistan Stock Market Fund (MCB-PSM), Alhamra Islamic Stock Fund (ALHISF), MCB Pakistan Asset Allocation Fund (MCB-PAAF), Pakistan Capital Market Fund (PCMF), Alhamra Islamic Asset Allocation Fund (ALHAA), allocation plans of Alhamra Islamic Active Allocation Fund (ALHIAAF), MCB Pakistan Dividend Yield Plan (MCBPDYP), Alhamra Opportunity Fund - Dividend Strategy Plan (ALHOPDSP), MCB Financial Sector Fund (MCBFSF), Alhamra Islamic Energy Fund (ALHIEF) and/or Gulluck Plan then by accepting these terms and conditions, you acknowledge that the Scheme/ Plan in which you are investing, is HIGH RISK Scheme as its returns are directly linked with the performance of Pakistan Stock Exchange (PSX). Hence, your principal investment may be at risk when PSX performance goes into negative. Long-term holding duration is advised while investing in these schemes/plans.

Name of Investor	
CNIC/ Registration Number	
Date of Investment	
Name of the Scheme/ Plan	

- (a) I am aware of the Risk Profile of the Scheme/Plan in which I am investing. Sales Agent has adequately explained the Risk of the Scheme/Plan to me.
- (b) I shall be solely responsible for my investment transaction if it is not in accordance with my risk profiling results already provided to the Management Company and I will not hold the Management Company liable or responsible for this transaction in any manner.
- (c) My Sales Agent has not made or implied any guarantee with respect to return or investment amount.
- (d) My Sales Agent has not quoted any fixed return percentage or amount to me.

Investor's Signature: _____

UNDERTAKING BY SALES AGENT

I, _____ bearing CNIC No. _____, hereby confirm the following to the Management Company that:

- (a) I have explained the Risk Profiling Questionnaire to the Investor.
- (b) I have also explained to the Investor about the Risk Profile of the Scheme/Plan in which he/she is investing.
- (c) I have explained to the Investor that returns of High Risk Scheme/Plan are directly linked with the performance of Pakistan Stock Exchange (PSX). Hence, his/her principal investment may be at risk when PSX performance goes into negative. Holding for long-term duration is advised while investing in the Scheme/Plan.
- (d) I have not made or implied any guarantee with respect to return or investment amount to the Investor.
- (e) I have not quoted any fixed return percentage or amount to the Investor.
- (f) I have explained to the Investor about the Sales Load (if any) of the Scheme/Plan in which he/she is investing.

Signature of Sales
Agent:
Name:
CNIC:
Date:

Signature of Immediate
Supervisor
Name:
CNIC:
Date: