

Fund	Type of units	Front End	Back End	Contingent Load		
Pakistan Cash Management Fund	All unit types	0% to 1.0%	Nil	Nil		
MCB Cash Management Optimizer	All unit types	Nil	Nil	Nil		
MCB DCF Income Fund	Growth & Income Units	Individual 1.5%	Nil	Nil		
	Bachat Units	Nil	2% if redeemed before completion of two years from the date of initial investment. 0% if redeemed after completion of two years from the date of initial investment.			
	Corporate	Nil	Nil			
	Unit 365-Growth & Unit 365-Income	Nil	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	Individual	2%	Nil	Nil		
	Corporate	Nil	Nil			
MCB Pakistan Sovereign Fund	Type A Units	1.5% for individuals	Nil	Nil		
	Corporate	Nil				
	Type B Units-Bachat	Nil	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	Type A Units			Nil		
	Individual	2%	Nil			
	Corporate	Nil				
	Type B Units					
	Individual	2%	Nil			
	Corporate	Nil				
MCB Pakistan Asset Allocation Fund	Growth & Cash Dividend Units	Front End Load for other than online / Website Investor (s) 3% Front End Load for online / website investor (s) Nil		Nil		
	Bachat Units (two years)	Nil	3% if redeemed before completion of one year (12 months) from 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 (three years)	Nil	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 the 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			
			First Year		3%	
			Second		2%	
			Third		1%	
			Fourth and beyond		0%	
	MCB Pakistan Dividend Yield Plan	Individual	0% to 3%		Nil	Nil
	Corporate	Nil	Nil			
Pakistan Capital Market Fund	Individual	2%	Nil	Nil		
Corporate	Nil	Nil				
MCB Pakistan Stock Market Fund	Growth Units:		Nil	Nil		
	Individual	3%				
	Corporate	Nil				
Alhamra Islamic Income Fund	Bachat Units	Nil	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.	Nil		
	Class "A" units	Individual 1.5% Corporate Nil	0%			
			0%			
			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	Nil	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	Individual	1%	Nil	Nil		
Corporate	1%					
Alhamra Islamic Money Market Fund	All unit types	Up to 1%	Nil	Nil		
Alhamra Cash Management Optimizer	Individual	0% to 1%	Nil	Nil		
	Corporate	Nil				
	Type A Units					
	Individual	3%	Nil			
	Corporate	Nil				
	Type B Units	Nil	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 Units (Bachat Units)	Nil				

Alhamra Islamic Asset Allocation Fund	load for two years option:		3% if redeemed before completion of one year (12 Months) from the date of initial investment.	Nil
			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.	
	load for 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	Type B Units			Nil
	Individual	3%	Nil	
	Corporate	Nil		
	Type "C" Units			
	Bachat Units(Two Years)		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.	
Bachat Units(Three Years)		3% if redeemed before completion of three (3) years from the date of initial investment.		
		0% if redemption after completion of three (3) years from the date of initial investment.		
Alhamra Smart Portfolio	Individual	Up to 3%	Nil	Nil
	Corporate	Nil		
MCB Pakistan Fixed Return Plan XIX		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB Pakistan Fixed Return Plan XIII		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB Pakistan Fixed Return Plan XVI		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB Pakistan Fixed Return Plan XVII		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB Pakistan Fixed Return Plan XVIII		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB Pakistan Fixed Return Plan XXI		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Plan I		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Plan II		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Alhamra Wada Plan VIII		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Alhamra Wada Plan IX		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Alhamra Wada Plan X		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Alhamra Wada Plan XI		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Alhamra Wada Plan XII		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
Pakistan Pension Fund		3%	0%	Nil
Alhamra Islamic Pension Fund		3%	0%	Nil
MCB KPK GOVT EMPLOYEES PENSION FUND- Money Market Sub Fund		Nil	Nil	Nil
Alhamra Opportunity Fund - Dividend Strategy Plan	Individual	0% to 3%	Nil	Nil
	Corporate	Nil		
MCB ALHAMRA KPK GOVT EMPLOYEES PENSION FUND- Money Market Sub Fund		Nil	Nil	Nil