

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		
	Type C 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	
MCB Pakistan Asset Allocation Fund	Growth & Cash Dividend Units	Front End Load for other than online / Website Investor (s) 3%		Nil
	Bachat Units (two years)	Front End Load for online / website investor (s) 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		
	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 Islamic Income Fund	Class "A" units			Nil
	Individual	1.5%	0%	
	Corporate	Nil	0%	
	Class "B" units	0.75%	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		
Alhamra Islamic Asset Allocation Fund	Type A Units			Nil
	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		
	load for 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.	
	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)	Nil	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)	Nil	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 22		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund II Plan 1		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund II Plan 2		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund II Plan 3		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund II Plan 4		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund II Plan 5		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 1		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 1		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 2		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 3		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 4		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Fund III Plan 5		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Plan IV		Nil	Nil	Contingent Load will commensurate with net loss incurred due to early redemption.
MCB DCF Fixed Return Plan V		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.
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 Government Securities Plan I		Upto 2%	Nil	Nil
MCB Investment Saving Plan 1		Upto 1%	Nil	Nil
MCB Government Securities Plan 1		Upto 2%	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