

General Disclosures:

- MCB Investment Management Limited (formerly MCB Arif Habib Savings and Investments Limited) is affiliated with two brokerage houses namely Arif Habib Limited and Next Capital limited. However, the level of brokerage we provide to these entities is primarily based on their quality of service. Furthermore, we have a maximum regulatory limit of 10% to any brokerage house which reduces any conflict of interest triggered from associated parties. Alongside we have a standard cost structure for all the brokerage houses ensuring that all the transactions are completed on arms length.
- Our sales representative can charge front end load to their clients, which is shared between the company and sales agent.
- No regulatory or disciplinary action has been taken against any of our managers to date on the basis of professional conduct.
- The investment strategies of each fund along with their risk factors are all mentioned in their respective offering documents. Kindly refer for offering documents of respective fund before investing.
- The detail and methodologies of all fees charged to the investors can be disclosed upon request. In general we do provide the management fees and expense ratio in the monthly Fund Manager Report (FMR).
- MCB Funds uses fair value methodology to value firm's assets and portfolios consistently. The pricing hierarchy of MCB Funds is well aligned to the hierarchy recommended by the standards.
 - For assets and liabilities that are traded in active exchange or dealer markets, closing exchange prices shall be used for securities traded in exchange markets. Prices published by the independent third parties (MUFAP, FMA etc.) shall be used for securities trading in dealer markets if available.
 - For securities which are in process of listing, shall be valued at cost.
 - Objective, observable, unadjusted quoted 'Market prices' for identical investments in active markets.
 - Quoted prices for identical or similar investments in markets that are not active.
 - Accrual accounting is used for all securities that accrue interest income. However, for defaulted TFC/Sukuk's the interest income is recorded on receipt basis.
 - Dividends are registered on the ex-dividend date
 - Accrual accounting is used for investment management fees, custody fees and others as applicable.
- The shareholder voting policy, trade allocation policy and risk management manual of MCB Funds can be disclosed upon request.