

## SAHULAT SARMAYAKARI ACCOUNT OPENING FORM

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 مہر بانی اس بات کویقینی نایئے کہ آپ کا درخواست فارم / چیک ہمارے نما ئندے کو دینے ہے قبل مکمل طریقے سے یُر اور دستخط شدہ ہو. درخواست فارم موصول ہونے پر ہم آپ کو بذریعہ ای میل اور ایس ایم ایس مطلع کریں گے Investor Registration Number (for official use only) Date: This Sahulat Sarmayakari Account is being opened in accordance with the requirements of SECP's Circular No. 26 of 2021 (as amended or replaced) for low risk customers. In this account, Maximum Annual Investment Limit is Rs. 800,000/-, Cumulative Investment Limit at any Point in Time is Rs. 1,000,000/- and Maximum Transaction Limit is Rs. 400,000/- per transaction. Maximum Annual Investment Limit means the investment inflows in an account during last one year, starting from date of account opening. Cumulative Investment Limit means net investment inflows in an account starting from date of account opening to any point in time. Name of the Investor (as per CNIC/SNIC/NICOP/POC) Father's / Husband's Name (as per CNIC/SNIC/NICOP/POC) CNIC/SNIC/NICOP/POC No Mother Maiden Name Date of Birth Residential Status ☐ Resident Pakistani (as per ID Card) ☐ Self (A) ☐ Employer (B) ☐ International Mobile Number (C) (Additional documents will be reqiured in case of (B & C) Mobile Number Ownership of ☐ Close Family Member (Spouse, Parent or Children) (D) (Mandatory) Mobile Number Email Address Gender Female ☐ Transgender (Mandatory) Nationality City of Birth Country of Birth (Other than Pakistan) Residential Address City of Residence Country of Residence Mailing Address City Country Do you wish to deduct zakat from your account balance as per applicable laws of Pakistan? Zakat Exemption Status □ No [If "No", please provide duly executed Zakat Affidavit (CZ-50)] I do hereby declare that I am Non-Muslim (Religion: ) and according to my faith, I am not obliged to pay zakat **B - BANK DETAILS** Bank Name Title of Bank Account Please select any ONE nature of correspondance as per your convenience By Post (Statement of Account will be sent on Transactions and Semi Annually) By Email (Statement of Account will be sent on transactions, Monthly and Semi Annually) NOTE: If No option is selected, Statement of Account will be sent Annually through email and if email is not available, statement will be sent through Post. The Company may charge fee for physical statement subject to the requirements of the Constitutive Documents of the Scheme. Please tick ( ) if you want dividend distribution encashed Answering these questions will help to understand your investment objectives, risk/return expectation that will translate your needs into an asset allocation suitable to your investment needs. This questionnaire will provide only guideline and should not constitute as specific advice. You should make your fund allocation based on your own judgment and personal circumstances. Please tick the box in the left hand margin that corresponds to your choice. For how long do you want to keep your investment before cashing Your current age 2 Your current employment status out Less than 6 Months More than 60 years Retired (Life savings/Pension) 2 46 - 60 years House Wife/Student/Dependant 7 months to a year 3 Between 1 - 5 years 30 - 45 years 3 Salaried Employee 3 4 Less than 30 years 4 Own Business Over 5 years ΙП What portion of your current investments(if any) are invested How would you react if your portfolio value falls below what you 5 6 What are you investing for? in the Stock Market? initially invested? 76 - 100 % Regular Income - e.g kitchen expenses Encash my investment immediately 51 - 75 % Cash Management - e.g fulfilling short-term goals 2 Transfer my investment to a more secure fund 2 Capital growth - e.g education/marriage 21 - 50 % 3 6 will hold my investment and wait for better returns 3 0 - 20 % Long term savings - e.g retirement planning Invest additional amount to reduce my average cost Question Number 3 5 6 TOTAL 2 4 Your Score Score Range Investor Risk Profile Score 1 to 10 Very Low Score 11 to 14 Low Risk Profile and Score Range Score 15 to 21 Medium Score 22 to 28 For selecting Collective Investment Scheme of MCBIM as per your Risk Profile, please refer last page of this Form I understand that this Risk Profiling Questionnaire ("RPQ") will help me in assessing my risk appetite based on my need and the information provided by me. The Company and its representative have helped me in understanding the implication of scores derived from RPQ on my scheme/plan selection. I am aware that my different savings needs may have different risk appetite which may change over time depending on my personal situation and objectives. I also understand that this RPQ does not constitute, in any manner, advice given by the Company or its representative. I also understand that my current and future investment, conversion and transfer transactions may not match with the risk score derived from this RPQ. I will not hold the Company or its representative liable or responsible for these transactions in any manner. Please tick (✓) Yes or No for each of the following questions: (a) Are you a U.S. Resident? (b) Are you a U.S. Citizen? Are you holding a U.S. Permanent Resident Card (Green Card)? (c) (d) Are you registered in the US as a tax payer? Note: If answer to any of the above-mentioned questions is "Yes" then please complete Form W-9 "Request for Taxpayer Identification Number and Certification"





G - INDIVIDUAL TAX RESIDENCY SELF-CERTIFICATION ("CRS-1") SECTION
Fill and complete this section only if your Tax Residency is other than USA and Pakistan otherwise mark "Not Applicable (N/A)"

COUNTRY/JURISDICTION OF RESIDENCE FOR TAX PURPOSES AND RELATED TAXPAYER IDENTIFICATION NUMBER OR EQUIVALENT NUMBER ("TIN")
Please complete the following table indicating (i) where the Account Holder is tax resident and (ii) the Account Holder's TIN for each country/ jurisdiction indicated. Countries/ Jurisdictions adopting the wider approach may require that the self- certification include a tax identifying number for each country/ jurisdiction of residence (rather than for each Reportable Jurisdiction).

If the Account Holder is tax resident in more than three countries/ jurisdictions, please use a separate sheet.

If a TIN is unavailable please provide the appropriate Reason A. Reason B or Reason C where indicated below.

If a Tin's unavailable please provide me appropriate reason A, reason B or reason C where indicated below.

Reason A - The Country/juristiction where the Account Holder is resident does not issue TINS to its residents.

Reason B - The Account Holder is otherwise unable to obtain a TIN or equivalent number (Please explain why you are unable to obtain a TIN in the below table if you have selected this reason).

Reason C - No TIN is required. (Note: Only select this reason if the domestic law of the relevant jurisdiction does not require the collection of the TIN issued by such jurisdiction).

COUNTRY/JURISDICTION OF TAX RESIDENCE						TIN						IF NO TIN AVAILABLE ENTER REASON A, B OR C								
1																				
2												_								
3				-b4-: TIN	if	-4I D	D -b													
Please explain in the following boxes why you are unable to obtain a TIN if you selected 1							eason B ab	oove.												
2																				
3																				
H - KNOW YOUR CUSTO	MER DETA	ILS																		
Permanent resident in Pakistan (To be filled by NICOP holders only)  Yes						1	No 🗌													
Education Under Graduate Technical Qualification				Graduate Post Graduate Professional Qualification Shariah Qualification							Qualifi	cation								
Occupation Armed Forces Service (A) Private Service (D)				Business/ Self-Employed (B) Government Servine Retired/ Pensioner (E) Unemployed/ Hou						•	` ' ' '									
NAME AND ADDRESS OF EMPLOYER / EX-EMPLOYER/ BUSINESS / SHOP (TO BE FILLED IN CASE OF A, B, C, D & E)																				
DESIGNATION (TO BE FILLED IN CASE OF A,C, D & E)											GRADE/ (TO BE FILL			C, & E)						
NATURE OF BUSINESS (TO BE FILLED IN CASE OF B)																				
TO BE FILLED IN CASE OF B)		Accountant		Advocate/		Ag	griculturist/	/ Dairy Far		An	tique Dealer				Archite				Artist	
		Auditor Economist			Banker ctrician	_ ¬		Bureau Engir		c	Techniciar Gems Dealei			)istributo porter/ E	_			IT Pr	Doctor ofessional	
		Jeweller			urnalist	_ 		_	dge		Laboure		,		_andlo				nufacturer	
Profession		Soldier		5	Student			Mech		M	ledia Persor	ו ת		Notar	y Pub	olic			Nurse	
		Transporter		Who	lesaler			Pharma	acist		Plumber	r 🗌		Police	e Offic	er	Re	eal Est	tate Agent	
		Scientist	Builder	uilder Welfare/ Social Wo			rker		Teacher Real Est			Estate Developer Retailer/ S			er/ Sho	Shop Keeper				
		Partner In Legal / Professional Firm Legal / Financial/ Tax Consultant Partner in Business Partnership																		
		Other	If "Oth	ers" is selec	ted then pl	lease :	specify													
Regular source(s) of income/ funds (multiple options can be selected	d)	Salary Incom Proceeds fro Sale Proceed Sale Proceed Housewife re	om Inher ds of Pr ds of Ve	operty		Agricu Remitt Retirer	ment Bene	me m Family M efits (Provi	Mont	thly F	Pension	Gi		eds Proceed			ances fr	rom Ti es & E	restments hird Party quipment Relative	
		Below Rs. 1	,000,000	0/-			Fre	om Rs. 1,0	000,000/- TO	O RS	3. 2,500,000	/-	F	From Rs	s. 2,50	00,001/-	TO RS.	5,000	0,000/-	
ANNUAL INCOME		From Rs. 5,000,001/- TO RS. 7,500,000/- From Rs. 5,000,001/- TO RS. 10,000,000/- From Rs. 10,000,001/- TO RS. 12,																		
		From Rs. 12,500,001/- TO RS. 15,000,000/- From Rs. 15,000,001/- TO RS. 20,000,000/- From Rs. 20,000,001/- TO RS. 25,000,000/-																		
Politically Exposed Perso Assessment	on (PEP)	Are you/ you either in Pak			our close a	ssocia	ate OR ha	ve you/ yo	ur family m	emb	er/ your clos	se asso	ociate ev	ver beer	n entr	usted wit	th the fo	ollowir	ng function	ns
					YES		NO												YES	NO
HEAD OF STATE								SENIOR N	MILITARY OF	FIC	IAL									
HEAD OF GOVERNMENT	Г							SENIOR E	XECUTIVE	OF S	STATE OWN	ED CO	RPORAT	TION						
SENIOR POLITICIAN						$\perp$		IMPORTANT POLITICAL PARTY OFFICIAL												
SENIOR GOVERNMENT						$\perp$		SENIOR EXECUTIVE OF INTERNATIONAL ORGANIZATION												
SENIOR JUDICIAL OFFIC										ARD	OF INTERN	IATION	IAL ORG	ANIZAT	ION					
If answer to any of the a	above que	stion is "Yes"	then yo	u are reque	sted to pro	vide th	he followin	ng details o	of PEP:											
Name of PEP										$\perp$	Relationsh	ip with	Custon	ner	□ Se	elf 🗆	Family M	Member	□ Clo	se Associate
Name of Department/ C	ompany								Designation	on						Grade/	Rank			

Politically Exposed Person or PEP means an individual who is or has been entrusted with a prominent public function either domestically or by a foreign country, or in an international organization. For example: President, Prime Minister, Chairman Senate, Speaker of National/ Provisional Assembly, MNA, MPA, Senator, Senior Government Official (BPS Grade 20 or above), Senior Judicial (Registrar/ Magistrate/ Judge), Senior Military Official (Brigadier) Commodore/ Air Commodore or above), Senior Executive (e.g. chief executive officer; managing director, deputy managing director, chief openty managing director, chief openty managing director, chief openty officer, company secretary, chief financial officer, chief compliance officer or chief regulatory officer) of State Owned Corporation (e.g. SECP, SBP, FBR, PSO, PPL, OGDCL, etc.), Senior Politician, Senior Executive of International Organization (e.g. UNO, UNESCO, World Bank, IMF, etc.), Member of the Board of International Organization, etc. Family Member of a PEP includes spouse, parent, son, daughter, grandparent, grandchild, brother and sister. Close Associate of a PEP means an individual who is reasonably known to be closely connected with the PEP for any reason including socially or professionally such as partner, close business associate, joint beneficial owner, legal advisor, consultant, etc.





I - DECLAR	RATION AND SIGNATURE																		
ACCOUNT ON MOBILE NUMBER COUNT WITH	MBER OWNERSHIP : Incase	ownership	is in the name of Fam	nily Member; I undertake and confirm that I ha	ve taken permission	n from my closed fa	amily memb	er to use his/ her mo	bile number for opening ar	í									
hereby decl																			
	the information provided in this account opening form is correct, complete and up-to-date to the best of my knowledge and belief and the document(s) submitted along with this account opening form are complete and valid in all respects. I will inform MCBIM (hereinafter referred to as "MCBIM") if there is any change in the information/ document provided:																		
b)	the funds to be invested in the Collective Investment Schemes and/or Voluntary Pension Schemes managed by MCBIM (hereinafter referred to as "MCBIM Schemes") are my own funds and the funds																		
	beneficially owned by any other person will not be used for making investment in MCBIM Schemes; I authorize MCBIM to use my information and documents for necessary due diligence and verification;																		
d)	I understand that MCBIM ma ("AML Act"), the Securities at	ay request f and Exchang	or additional applications  Geommission of Pale	on form(s)/ document(s) to process my curre kistan (Anti Money Laundering and Counterin ("AML Guidelines") and AML/CFT and CDD/h	g Financing of Terro	orism) Regulations	("AML Regu	ulations"), Guidelines	on Anti-Money Launderin										
	form(s)/ document(s) within s	specified tin	ne. I also understand	that in order to ensure compliance with afore	said statutory laws	and regulations, Me	CBIM may r	eject my investment											
e) f)	I understand that investment I understand that the amount	t in MCBIM It withheld b	Scheme will be subje y MCBIM on account	ACBIM within specified time or the required a cted to Zakat deduction if duly executed Zaka of Capital Gain Tax (CGT) against disposal,	at Affidavit (CZ-50) i	is not submitted to	MCBIM; and	d	CPL. In this case, the										
g)	I/We understand that the Mana Management Company to conf	gement Con firm my/our id	npany reserves the right dentity using identity ve	ount in accordance with the relevant laws. t to obtain identity verification services (Biometric rification services of NADRA. I/We will not hold the	e Management Comp	pany liable or respon	sible in any n	manner.	•										
h)	I/We hereby allow the Manager	ment Compa	iny to verify my/our ban	k account number(s) and mobile number(s)through	h independent sourc	ces. I/We will not hold	the Manage	ment Company liable	or responsible in any manne										
OREIGN A	CCOUNT TAX COMPLIANCE	E ACT (FAT	CA)																
b)	Subject to applicable local ar limitation branches) to share	nd foreign la my informa	aws, I hereby consent ation with domestic ar	coses is true, accurate and complete; if for MCBIM, the Trustee of the Collective Invide overseas tax authorities, where necessary	to establish my tax	liability in any juris	diction;	•	, ,										
c)	Subject to the requirements of domestic or overseas laws, I consent and agree that MCBIM or the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives;  I hereby undertake not to initiate any proceedings against MCBIM and the Trustee of the Collective Investment Schemes/ Voluntary Pension Schemes in case any amounts are withheld from my account																		
	and remitted to the local or foreign authorities/regulators; I hereby undertake that I have not granted a Power of Attorney to a person who has an address outside Pakistan to operate the Investor Account (either physically or electronically);																		
f)	I hereby undertake that I have	ve no intent	ion to set up Payment	Standing Instruction(s) for the banking acco	unt(s) and beneficia	ary account(s) in a	country outs	ide Pakistan;	,										
0,				r days in case of any change in any informati					ing as well other										
	documentation shall remain			ontained herein shall form part and parcel of	ne account opening	g and the terms and	CONGILIONS	or the account open	ing as well other										
NDIVIDUAL	TAX RESIDENCY SELF-CE	RTIFICATION	ON (CRS-1)																
			. ,	y the full provisions of the terms and condition	ns governing the Ad	ccount Holder's rela	ationship wit	th MCBIM and MCBI	M Schemes setting out										
					a tha Assaust Hald	or and any Danasta	hla Assaunt	t/a) may ba mrayidad	to the tay authorities of th	I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with MCBIM and MCBIM Schemes setting out how MCBIM and MCBIM Schemes may use and share the information supplied by me;  I acknowledge that the information provided during this account opening process and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the									
				int opening process and information regardin rith tax authorities of another country or coun															
	to exchange financial accour	nt information	on;	,,,,,		, , , , , , , , , , , , , , , , , , , ,		p	9										
c)	I certify that I am the Accoun	t I laldar of																	
				this information relates;	rmining my classifi	cation as a Penorts	able Person	or otherwise:											
d)	I declare that I have neither a	asked for, n	or received, any advi	this information relates; ce from MCBIM and MCBIM Schemes in det ne best of my knowledge and belief, correct a		cation as a Reporta	able Person	or otherwise;											
d) e) f)	I declare that I have neither a I declare that all statements I undertake to advise MCBIN	asked for, n made in this If and MCBI	or received, any advices declaration are, to the M Schemes within the	ce from MCBIM and MCBIM Schemes in det ne best of my knowledge and belief, correct a irty (30) days of any change in circumstances	nd complete; and which affects my to	ax residency status	or causes t	the information conta	nined herein to become										
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## RISK PROFILE AND LOAD DETAILS OF COLLECTIVE INVESTMENT SCHEMES/ADMINISTRATIVE PLAN

SHARIAH COMPLIANT							
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
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 - One 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.  Wit if redemption after completion of two years from the date of initial investment.
Alhamra Daily Dividend Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	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 Nipe C - Bachat Units - Two Years Option Sik if redeemed after 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 redeemed after completion of one year (12 months) but before two years (24 months) from the date of initial investment. 1% if redeemed after completion of one years (12 months) from the date of initial investment. 2% if redeemed after 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 redeemed 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 Vears Option 3% if redeemed before completion of two years from the date of initial investment. 0% if redeemption after completion of two years from the date of initial investment. Bachat Units - 3 Vears Option 3% if redeempde before completion of three years from the date of initial investment. 0% if redeempde before completion of three years from the date of initial investment.
Dividend Strategy Plan (An Allocation Plan of Alhamra Opportunity Fund)	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