

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 سے پُر 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.

A - PRINCIPAL APPLICANT'S DETAILS (All fields are mandatory)

Please write in block letters using black ink

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 (as per ID Card)	d	d	m	m	y	y	y	y	Residential Status	<input type="checkbox"/> Resident Pakistani <input type="checkbox"/> Non-Resident Pakistani				
Mobile Number (Mandatory)								Ownership of Mobile Number	<input type="checkbox"/> Self (A) <input type="checkbox"/> Employer (B) <input type="checkbox"/> International Mobile Number (C) <input type="checkbox"/> Close Family Member (Spouse, Parent or Children) (D)					
Email Address (Mandatory)											Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender		
Nationality (Other than Pakistan)								City of Birth				Country of Birth		
Residential Address														
								City of Residence				Country of Residence		
Mailing Address														
								City				Country		
Zakat Exemption Status	Do you wish to deduct zakat from your account balance as per applicable laws of Pakistan? <input type="checkbox"/> Yes <input type="checkbox"/> 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

Title of Bank Account												Bank Name	
IBAN													

C - STATEMENT OF ACCOUNT DELIVERY INSTRUCTIONS

Please select any ONE nature of correspondence as per your convenience

☐ **By Email** (Statement of Account will be sent on transactions, Monthly and Semi Annually) OR ☐ **By Post** (Statement of Account will be sent on Transactions 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.

D - DIVIDEND DISTRIBUTION DEFAULT: REINVEST

Please tick (✓) if you want dividend distribution encashed ☐

E - RISK PROFILING QUESTIONNAIRE

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.

1	Your current age	2	Your current employment status	3	For how long do you want to keep your investment before cashing out
<input type="checkbox"/>	More than 60 years	<input type="checkbox"/>	Retired (Life savings/Pension)	<input type="checkbox"/>	Less than 6 Months
<input type="checkbox"/>	46 - 60 years	<input type="checkbox"/>	House Wife/Student/Dependant	<input type="checkbox"/>	7 months to a year
<input type="checkbox"/>	30 - 45 years	<input type="checkbox"/>	Salaried Employee	<input type="checkbox"/>	Between 1 - 5 years
<input type="checkbox"/>	Less than 30 years	<input type="checkbox"/>	Own Business	<input type="checkbox"/>	Over 5 years
4	What portion of your current investments(if any) are invested in the Stock Market ?	5	What are you investing for?	6	How would you react if your portfolio value falls below what you initially invested?
<input type="checkbox"/>	76 - 100 %	<input type="checkbox"/>	Regular Income - e.g kitchen expenses	<input type="checkbox"/>	Encash my investment immediately
<input type="checkbox"/>	51 - 75 %	<input type="checkbox"/>	Cash Management - e.g fulfilling short-term goals	<input type="checkbox"/>	Transfer my investment to a more secure fund
<input type="checkbox"/>	21 - 50 %	<input type="checkbox"/>	Capital growth - e.g education/marriage	<input type="checkbox"/>	I will hold my investment and wait for better returns
<input type="checkbox"/>	0 - 20 %	<input type="checkbox"/>	Long term savings - e.g retirement planning	<input type="checkbox"/>	Invest additional amount to reduce my average cost

Scoring Of Risk Profiling Results

Question Number	1	2	3	4	5	6	TOTAL
Your Score							
Risk Profile and Score Range	Score Range						Investor Risk Profile
	Score 1 to 10						Very Low
	Score 11 to 14						Low
	Score 15 to 21						Medium
	Score 22 to 28						High

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.

F - FOREIGN ACCOUNT TAX COMPLIANCE ACT ("FATCA") SECTION

Please tick (✓) Yes or No for each of the following questions:	YES	NO
(a) Are you a U.S. Resident?		
(b) Are you a U.S. Citizen?		
(c) Are you holding a U.S. Permanent Resident Card (Green Card)?		
(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:

Reason A - The country/jurisdiction 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		

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above.

1	
2	
3	

H - KNOW YOUR CUSTOMER DETAILS

Permanent resident in Pakistan (To be filled by NICOP holders only)		Yes <input type="checkbox"/>	No <input type="checkbox"/>
Education	Under Graduate <input type="checkbox"/> Technical Qualification <input type="checkbox"/>	Graduate <input type="checkbox"/> Illiterate <input type="checkbox"/>	Post Graduate <input type="checkbox"/> Professional Qualification <input type="checkbox"/> Shariah Qualification <input type="checkbox"/>
Occupation	Armed Forces Service (A) <input type="checkbox"/> Private Service (D) <input type="checkbox"/>	Business/ Self-Employed (B) <input type="checkbox"/> Retired/ Pensioner (E) <input type="checkbox"/>	Government Service (C) <input type="checkbox"/> Unemployed/ House wife (F) <input type="checkbox"/>

NAME AND ADDRESS OF EMPLOYER / EX-EMPLOYER/ BUSINESS / SHOP (TO BE FILLED IN CASE OF A, B, C, D & E)			
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DESIGNATION (TO BE FILLED IN CASE OF A, C, D & E)	GRADE/ RANK (TO BE FILLED IN CASE OF A, C, & E)
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NATURE OF BUSINESS (TO BE FILLED IN CASE OF B)	
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Profession	Accountant <input type="checkbox"/>	Advocate/ Lawyer <input type="checkbox"/>	Agriculturist/ Dairy Farmer <input type="checkbox"/>	Antique Dealer <input type="checkbox"/>	Architect <input type="checkbox"/>	Artist <input type="checkbox"/>
	Auditor <input type="checkbox"/>	Banker <input type="checkbox"/>	Bureaucrat <input type="checkbox"/>	Technician <input type="checkbox"/>	Distributor/Agent <input type="checkbox"/>	Doctor <input type="checkbox"/>
	Economist <input type="checkbox"/>	Electrician <input type="checkbox"/>	Engineer <input type="checkbox"/>	Gems Dealer <input type="checkbox"/>	Importer/ Exporter <input type="checkbox"/>	IT Professional <input type="checkbox"/>
	Jeweller <input type="checkbox"/>	Journalist <input type="checkbox"/>	Judge <input type="checkbox"/>	Labourer <input type="checkbox"/>	Landlord <input type="checkbox"/>	Manufacturer <input type="checkbox"/>
	Soldier <input type="checkbox"/>	Student <input type="checkbox"/>	Mechanic <input type="checkbox"/>	Media Person <input type="checkbox"/>	Notary Public <input type="checkbox"/>	Nurse <input type="checkbox"/>
	Transporter <input type="checkbox"/>	Wholesaler <input type="checkbox"/>	Pharmacist <input type="checkbox"/>	Plumber <input type="checkbox"/>	Police Officer <input type="checkbox"/>	Real Estate Agent <input type="checkbox"/>
	Scientist <input type="checkbox"/>	Real Estate Builder <input type="checkbox"/>	Welfare/ Social Worker <input type="checkbox"/>	Teacher <input type="checkbox"/>	Real Estate Developer <input type="checkbox"/>	Retailer/ Shop Keeper <input type="checkbox"/>
	Partner In Legal / Professional Firm <input type="checkbox"/>	Legal/ Financial/ Tax Consultant <input type="checkbox"/>	Partner in Business Partnership <input type="checkbox"/>			
	Other <input type="checkbox"/> If "Others" is selected then please specify _____					

Regular source(s) of income/ funds (multiple options can be selected)	Salary Income <input type="checkbox"/>	Business Income <input type="checkbox"/>	Rental Income <input type="checkbox"/>	Savings <input type="checkbox"/>	Stocks/ Investments <input type="checkbox"/>
	Proceeds from Inheritance <input type="checkbox"/>	Agriculture Income <input type="checkbox"/>	Monthly Pension <input type="checkbox"/>	Gift Proceeds <input type="checkbox"/>	Remittances from Third Party <input type="checkbox"/>
	Sale Proceeds of Property <input type="checkbox"/>	Remittances from Family Member <input type="checkbox"/>	Sale Proceeds of Furniture, Fixtures & Equipment <input type="checkbox"/>		
	Sale Proceeds of Vehicle <input type="checkbox"/>	Retirement Benefits (Provident Fund/ Gratuity,etc.) <input type="checkbox"/>	Student receiving Funds from Blood Relative <input type="checkbox"/>		
	Housewife receiving Funds From Husband/ Chlid/ Blood Relative <input type="checkbox"/>				

ANNUAL INCOME	Below Rs. 1,000,000/- <input type="checkbox"/>	From Rs. 1,000,000/- TO RS. 2,500,000/- <input type="checkbox"/>	From Rs. 2,500,001/- TO RS. 5,000,000/- <input type="checkbox"/>
	From Rs. 5,000,001/- TO RS. 7,500,000/- <input type="checkbox"/>	From Rs. 7,500,001/- TO RS. 10,000,000/- <input type="checkbox"/>	From Rs. 10,000,001/- TO RS. 12,500,000/- <input type="checkbox"/>
	From Rs. 12,500,001/- TO RS. 15,000,000/- <input type="checkbox"/>	From Rs. 15,000,001/- TO RS. 20,000,000/- <input type="checkbox"/>	From Rs. 20,000,001/- TO RS. 25,000,000/- <input type="checkbox"/>
	Above Rs. 25,000,000/- <input type="checkbox"/>		

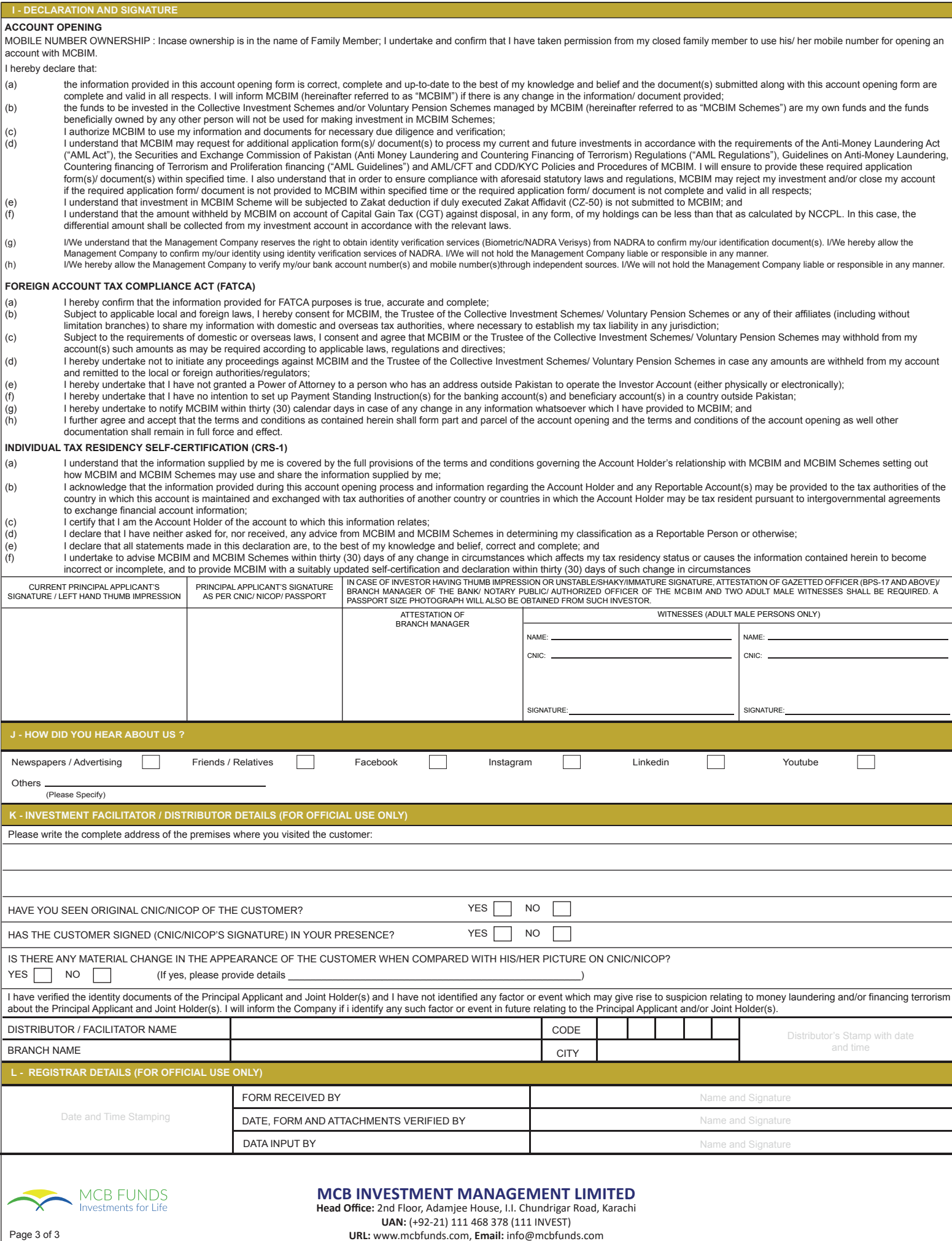
Politically Exposed Person (PEP) Assessment	Are you/ your family member/ your close associate OR have you/ your family member/ your close associate ever been entrusted with the following functions either in Pakistan or abroad?
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	YES	NO		YES	NO
HEAD OF STATE			SENIOR MILITARY OFFICIAL		
HEAD OF GOVERNMENT			SENIOR EXECUTIVE OF STATE OWNED CORPORATION		
SENIOR POLITICIAN			IMPORTANT POLITICAL PARTY OFFICIAL		
SENIOR GOVERNMENT OFFICIAL			SENIOR EXECUTIVE OF INTERNATIONAL ORGANIZATION		
SENIOR JUDICIAL OFFICIAL			MEMBER OF THE BOARD OF INTERNATIONAL ORGANIZATION		

If answer to any of the above question is "Yes" then you are requested to provide the following details of PEP:

Name of PEP		Relationship with Customer	<input type="checkbox"/> Self <input type="checkbox"/> Family Member <input type="checkbox"/> Close Associate
Name of Department/ Company	Designation	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 Official (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 operating 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.



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 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	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 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.
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