

Terms and Conditions:

- Please read the Offering Document of respective scheme(s) carefully before investing.
- For payment method and frequency, please tick (✓) the appropriate box on the SIP form.
- Investor(s) instructions mentioned in the form shall be used for the purpose of auto debit transactions.
- Investor(s) should have a bank account for availing this facility.
- For the purpose of Auto Debit Instruction the Management Company will make attempt (on the preferred date) for the realization of subscription money from client Bank Account.
- After unsuccessful attempt the said transaction shall be treated as cancel transaction.
- Once the auto debit transaction is successful, the Bank's Transaction Banking Department will inform the Management Company.
MCB Transaction Banking Department will inform the Management Company.
- Units/ NAV will be allocated on the successful auto debit transactions/ realization of amount accordingly.
- If the date on the cheque/ Auto Debit Transactions is non-business day for the scheme, then the auto debit/ post dated cheque will be attempted on the next Business Day.
- If the cheque submitted would not have been cleared then the Investor(s) shall be liable to pay the amount deducted by the bank on account of non clearance.
- "Perpetual SIP" will be the default option in a case end date for enrolment period is not provided. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- Procedure for Cancellation of Existing SIP: Investor/ unit holder(s) needs to submit a signed SIP cancellation letter. This request should be received to us at least 15 days prior to the next due date of SIP.
- The investor agrees to abide by the terms and conditions of Auto/ Direct Debit facility of Banks. MCBIM, registrar of the Schemes and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold MCBIM, registrars of Schemes and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit.
- There is no fee/ charge applying for investment through direct debit instruction.
- Minimum and Maximum amount of investments shall be same as mentioned in the Offering Documents of relevant Collective Investment Schemes.
- The provisions mentioned in the respective Offering Document(s) regarding Applicable NAV, Risk Factors Load etc. shall be applicable.

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. |
| Alhamra Smart Portfolio | Fund of Funds Scheme | Medium | Principal at medium risk | =>15 | Upto 3% | Nil | Nil |