



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۔

WE DO NOT ACCEPT CASH OR BLANK/BEARER CHEQUE

COOLING-OFF RIGHT FOR INDIVIDUAL UNIT HOLDERS:

RISK DISCLOSURE:

Date:	Please write in block letters using black ink
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1) Investor Destails

[illegible]

2) Investment Details

Name of the Scheme/ Investment Plan	Front End Load %	Type of Units	Class of Units	Amount in Figures (Rs)	Amount in words
(a)	0%				
(b)	0%				
(c)	0%				

Mode of Payment Please tick () the appropriate box	Cheque <input type="checkbox"/> Payment order <input type="checkbox"/> Demand Draft <input type="checkbox"/> Bank Transfer <input type="checkbox"/> Online Transfer <input type="checkbox"/>
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Drawn on (Bank and Branch Name)		Instrument No.	
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INCOME PAYMENT FREQUENCY (in case of Income Units / 365 Income Units only) if Income Payment Frequency is not selected then the Management Company will assume Income Payment Frequency as “Annually”

Monthly ☐ Quarterly ☐ Half-Yearly ☐ Annually ☐

For Systematic Investments Please fill "Systematic Investment Plan Subscription Form D-2" **Auto Debit** ☐ **Post Dated Cheques** ☐ **Internet Banking** ☐

3) Declaration and Signatures

1. I/We shall be solely responsible for my/our above-mentioned investment transaction(s) if such transaction(s) is/are not in accordance with my/our risk profiling results already provided to the Management Company. I/We will not hold the Management Company liable or responsible for such transaction(s) in any manner.

- (a) I/we, the undersigned, hereby declare that:
- (a) I/we have read and understood the terms and conditions of the Constitutive Documents of the Scheme(s), in particular the Investment Policies, Risk Factors, Taxation Policies and Warnings before making investment in the Scheme(s);
- (b) I/we understand that all investments in the Scheme are subject to market risk and the price of the Scheme's Units may go down resulting in loss of principal investment;
- (c) I/we understand that the Offer Price of the Scheme's Units may include Front-end Load and could be higher than NAV price of the Units;
- (d) I/we have been provided with the latest Fund Manager Report (FMR) of the Scheme(s) at the time of investment;
- (e) I/we have reviewed the Total Expense Ratio, Management Fee percentage, Selling & Marketing expenses percentage, Front-end, Back-end and Contingent Load percentages of the Scheme as disclosed on the website link <https://www.mcbfunds.com/statutory-disclosures-for-unit-holders/>;
- (f) I/we understand that the Management Company of the Scheme will allocate the sole discretion to allocate Units of the Scheme; and
- (g) I/we understand that once the investment request has been received by the Investment Facilitator/ Distributor, it cannot be cancelled.
- (h) I/we understand that transaction request received within Cut-Off Timings of the Business Day will be processed at the price of the Scheme applicable on that Business Day. Transaction request received after Cut-Off Timings of the Business Day or on a non-business day, will be processed at the price of the Scheme applicable on the next Business Day. I/we have seen the Cut-Off Timings of the Scheme available at the download section of the website (www.mcbfunds.com).
- (i) I/we, the undersigned hereby assent to the Management Company that the proceeds invested in the Scheme(s) are not derived from money laundering or illegal activities and will not be used for financing terrorism in any manner.
- (j) We understand that the Management Company may request for additional application form(s) document(s) to process my/our current and future investments in accordance with the requirements of the Anti-Money Laundering Act ("AML Act"), the Securities and Exchange Commission of Pakistan (Anti Money Laundering and Countering Financing of Terrorism) Regulations ("AML Regulations"), Guidelines on Anti-Money Laundering, Countering financing of Terrorism and Proliferation financing ("AML Guidelines") and AML/CFT and CDD/KYC Policies and Procedures of the Management Company. I/we will ensure to provide these required application form(s) document(s) within specified time. I/we also understand that in order to ensure compliance with aforesaid statutory laws and regulations, the Management Company may reject my/our investment and/or close my/our account if the required application form(s) document(s) are not provided within specified time or the required application form/ document is not complete and valid in all respects.
- (k) I/we understand that the Management Company reserves the right to obtain identity verification services (Biometric/NADRA Verisys) from NADRA to confirm my/our identification document(s). I/we hereby allow the Management Company to confirm my/our identity using identity verification services of NADRA. I/we will not hold the Management Company liable or responsible in any manner.
- (l) I/we hereby allow the Management Company to verify my/our bank account number(s) and mobile number(s) through independent sources. I/we will not hold the Management Company liable or responsible in any manner.

FOR INVESTMENT IN UNIT 365-GROWTH AND 365-INCOME UNITS

I/We hereby acknowledge and understand that Bank-End Load will be applicable if units are redeemed before completion of 365 days from the date of initial investment as defined in Offering Document of the respective fund.

Institutional Investor	Individual Investor	In case of investor having thumb impression or unstable/shaky/immature signature, Attestation of gazetted officer (BPS-17 and above)/ branch manager of the bank/ notary public/ authorized officer of the MCBIM and two adult male witnesses shall be required. A passport size photograph will also be obtained from such investor.
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Company Stamp	Principal Applicant's Signature / Left Hand Thumb Impression	Attestation of Branch Manager	Witnesses (Adult Male Persons only)
			Name: _____
			CNIC: _____
			Signature: _____
			Name: _____
			CNIC: _____
			Signature: _____

Authorised Signatories / Joint Holder(s)	Signature(s)
(a) Name:	
(b) Name:	
(c) Name:	
(d) Name:	

4) Investment Facilitator / Distributor Details (For Official Use Only)

Distributor/Facilitator Name		Code					Distributor's Stamp with date and time
Branch Name		City					

5) Registrar Details (For Official Use Only)

Date and Time Stamping	Form received by	Name and Signature
	Date, Form and attachments verified by	Name and Signature
	Data input by	Name and Signature

NOTE: To find out your Risk Profile Score via SMS, Type "RP<space>REG NO" and send it to 8622 from your registered mobile number



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URL: www.mcbfunds.com. **Email:** info@mcbfunds.com

V-2023/12/21

RISK DISCLOSURE STATEMENT FOR INVESTOR

If you are investing in Alhamra Islamic Stock Fund ("ALHISF"), Alhamra Islamic Asset Allocation Fund ("ALHAA"), Allocation Plans of Alhamra Islamic Active Allocation Fund ("ALHIAAF") and/or Gulluck Plan then by accepting these terms and conditions, you acknowledge that the Scheme/Plan in which you are investing, is "HIGH RISK" Scheme as its returns are directly linked with the performance of Pakistan Stock Exchange (PSX). Hence, your principal investment may be at risk when PSX performance goes into negative. Long-term holding duration is advised while investing in these schemes/plans.

Name of Investor	
CNIC/ Registration Number	
Date of Investment	
Name of the Scheme/ Plan	

- (a) I am aware of the Risk Profile of the Scheme/Plan in which I am investing. Sales Agent has adequately explained the Risk of the Scheme/Plan to me.
- (b) I shall be solely responsible for my investment transaction if it is not in accordance with my risk profiling results already provided to the Management Company and I will not hold the Management Company liable or responsible for this transaction in any manner.
- (c) My Sales Agent has not made or implied any guarantee with respect to return or investment amount.
- (d) My Sales Agent has not quoted any fixed return percentage or amount to me.

Investor's Signature: _____

UNDERTAKING BY SALES AGENT

I, _____ bearing CNIC No. _____, hereby confirm the following to the Management Company that:

- (a) I have explained the Risk Profiling Questionnaire to the Investor.
- (b) I have also explained to the Investor about the Risk Profile of the Scheme/Plan in which he/she is investing.
- (c) I have explained to the Investor that returns of High Risk Scheme/Plan are directly linked with the performance of Pakistan Stock Exchange (PSX). Hence, his/her principal investment may be at risk when PSX performance goes into negative. Holding for long-term duration is advised while investing in the Scheme/Plan.
- (d) I have not made or implied any guarantee with respect to return or investment amount to the Investor.
- (e) I have not quoted any fixed return percentage or amount to the Investor.
- (f) I have explained to the Investor about the Sales Load (if any) of the Scheme/Plan in which he/she is investing.

Signature of Sales

Agent:

Name:

CNIC:

Date:

Signature of Immediate

Supervisor

Name:

CNIC:

Date:

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