

WE DO NOT ACCEPT CASH OR BLANK/BEARER CHEQUE
 We would like to inform all our investors that the Management Company has a policy not to accept cash or blank/bearer cheques for investments in Collective Investment Schemes ("Scheme") managed by it. Investors are advised to prepare their payment instruments (crossed payees account cheques, pay-order or demand drafts) in favor of Trustee of respective Scheme. The updated list of Mutual Funds with their minimum investment requirement can be viewed on www.mcbfunds.com / Fund details Investors are also advised not to give cash to any person on behalf of Scheme and always use plain Investment Form with out any cutting or marking on it.

COOLING-OFF RIGHT FOR INDIVIDUAL UNIT HOLDERS:
 All Individual Unit Holders have a right to obtain a refund of their first time investment only (cooling-off right) in a Collective Investment Scheme (CIS) managed by MCB Funds. The Unit Holder may exercise cooling-off right within three (3) business days commencing from the date of issuance of Investment report as per Circular No.26 of 2015 (cooling-off period). For this purpose, the Unit Holder shall send a written request to Investor Services Department of MCB Funds at one of its Registered Addresses. The refund pursuant to the exercise of a cooling-off right shall be paid to the Unit Holder within six (6) business days of receipt of written request from the Unit Holder in accordance with the Direction No. 31 of 2016 issued by Securities and Exchange Commission of Pakistan.

RISK DISCLOSURE:
 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"), Alhamra Opportunity Fund - Dividend Strategy Plan (ALHOPDSP) 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.

Date: _____ **Please write in block letters using black ink**

1) Investor's Details

Title of Investor Account											
Investor Registration Number											
	CNIC/NICOP/Passport No.										

2) Investment Details

Name of the Scheme/ Investment Plan	Type of Units	Period (2 or 3 years)	Amount in Figures (Rs)	Amount in words
(a)	Bachat Units			
(b)	Bachat Units			
(c)	Bachat Units			

Mode of Payment
 Please tick (✓) the appropriate box

Cheque
 Payment order
 Demand Draft
 Bank Transfer
 Online Transfer

Drawn on (Bank and Branch Name) _____ **Instrument No.** _____

Payment Frequency - In case of Income Units Only
 Please tick (✓) the appropriate box

Monthly
 Quarterly
 Semi annually
 Annually

For Systematic Investments
 Please fill "Systematic Investment Plan Subscription Form B-3"

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.

2. 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 has the sole discretion to allocate/ not 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, the undersigned hereby assure 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.

(i) 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/ document is not provided to the Management Company within specified time or the required application form/ document is not complete and valid in all respects.

(j) 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).

(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.

(m) I acknowledge that I have read the Key Fact Statement at the time of investment, and I have read and understood the terms and conditions to the best of my knowledge and have retained copy of the same.

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 MCB Funds and two adult male witnesses shall be required. A passport size photograph will also be obtained from such investor.	
Company Stamp	Principal Applicant's Signature / Left Hand Thumb Impression	Attestation of Branch Manager	Witnesses (Adult Male Persons only) Name: _____ CNIC: _____ Signature: _____ <hr/> 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					

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

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"), Alhamra Opportunity Fund - Dividend Strategy Plan (ALHOPD-SP) 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

Name of Funds / Investment Plans	Associated Fund	Minimum Investment Amount	Payment Instrument in favour of	Bachat Unit Period Options	Category of Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Investor Eligible Score	Front-end Load	Contingent Load	Back-end Load
Alhamra Islamic Income Fund	ALHIIF	PKR 500/-	CDC - Trustee Alhamra Islamic Income Fund	2 year	Shariah Compliant Islamic Income	Medium	Principal at medium risk	≥15	Nil	Nil	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 Islamic Stock Fund	ALHISF	PKR 500/-	CDC - Trustee Alhamra Islamic Stock Fund	2 year or 3 year	Shariah Compliant Islamic Equity	High	Principal at high risk	≥22	Nil	Nil	Type "C" Units -Bachat Units(Two Years): 3% if redeemed before completion of two (2) years from the date of initial investment. 0% if redemption after completion of two (2) years from the date of initial investment. Type "C" Unit s -Bachat Units(Three Years): 3% if redeemed before completion of three (3) years from the date of initial investment. 0% if redemption after completion of three (3) years from the date of initial investment.