



# Key Fact Statement Alhamra Wada Plan XVIII

**Type:** Open end | **Category:** Shariah Compliant Fixed Rate/Return Plan  
Managed by MCB Investment Management Limited  
**Risk Profile:** Moderate (Principal at Moderate risk)  
**Issuance Date:** 20-6-25 (updated till Fourteenth SOD)



## DISCLAIMER

Before you invest, you are encouraged to review the detailed features of its Investment Plans in the offering document and/or Monthly Fund Manager Report.

## KEY ATTRIBUTES

|   |  |
|---|--|
| Investment objectives of CIS            | The Objective of Alhamra Wada Plan XVIII is to provide Promised return to the Unit Holders at maturity by investing in Shariah Compliant Fixed Income Securities                           |
| Authorized Investment avenues           | Shariah Compliant Government Securities, Shariah Compliant Term Deposit Receipts, Shariah Compliant placement, Certificate of Musharaka, Certificate of Deposit and Cash In Bank Accounts. |
| Launch date of CIS                      | March 27, 2025   |
| Minimum Investment Amount               | PKR 500/-  |
| Duration (Perpetual)                    | Fixed Maturity   |
| Performance Benchmark                   | PKISRV Rates on the last date of IOP of the CIS with maturity period corresponding to the maturity of CIS  |
| IPO/Subscription Period                 | IPO Period: March 27, 2025   |
| Subscription/Redemption Days and Timing | <b>Days &amp; Cut off Timing</b><br>During Subscription Period: 9:00 am to 3:00 pm<br>(Monday to Thursday) and 9:00 am to 4:00 pm (Friday).  |
| Types/ classes of units                 | Type A   |
| Management Fee (% Per Annum)            | upto 1.75% per annum of average daily Net Assets.  |

## BRIEF INFORMATION ON THE PRODUCT CHARGES

|                         |                                       |  |
|-------------------------|---------------------------------------|--|
| 1. Front End Load (FEL) | <b>Distribution Channel</b>           | <b>Percentage</b>  |
|                         | Direct Investment through AMC         | Nil  |
|                         | Digital Platform of AMC / Third party | Nil  |
| 2. Redemption Charge    | <b>Distribution Channel</b>           | <b>Percentage</b>  |
|                         | Back end Load                         | NIL  |
|                         | Contingent Load                       | Any percentage that commensurate with net loss incurred due to early redemption during the tenure of the Plan. |

### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of respective CIS for the latest information pertaining to the updated TER.

### Applicable Taxes

Disclaimer - Income earned in the form of dividend or capital gain shall be charged at a rate as specified in Income Tax Ordinance 2001.

## KEY STAKEHOLDERS

### a. Asset Management Company:

MCB Investment Management Limited 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi, Pakistan.  
Customer Care Unit at (+92-21) 1111 ISAVE (47283)

### b. Trustee:

Central Depository Company of Pakistan Limited  
Contact: (92-21) 111-111-500

### c. Shariah Advisor:

The Management Company has appointed Shari'ah Supervisory Board for the funds and underlying plans comprised of the following Shari'ah Advisors:

- (a) **Justice (Rtd.) Muhammad Taqi Usmani (Chairman)**  
(b) **Dr. Muhammad Zubari Usmani**  
(c) **Dr. Ejaz Ahmed Samadani**  
Contact: 0336-3382302

### MCB Investment Management Limited

Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi  
UAN: (+92-21) 111 468 378 (INVEST)  
URL: www.mcbfunds.com, Email: info@mcbfunds.com

