

Fund	Type of units	Front End	Back End	Contingent Load
Pakistan Cash Management Fund	All unit types	0% to 1.0%	Nil	Nil
MCB Cash Management Optimizer	All unit types	Nil	Nil	Nil
MCB DCF Income Fund	Growth & Income Units	Individual 1.5%	Nil	Nil
	Bachat Units	Nil	2% if redeemed before completion of two years from the date of initial investment 0% if redeemed after completion of two years from the date of initial investment	
	Corporate	Nil	Nil	
	Unit 365-Growth & Unit 365-Income	Nil	1.5% if redeemed before completion of 365 calendar days from the date of initial investment 0% if redeemed on and after completion of 365 calendar days from the date of initial investment	
Pakistan Income Fund	Individual	2%	Nil	Nil
	Corporate	Nil	Nil	
MCB Pakistan Sovereign Fund	Type A Units	1.5% for individuals	Nil	Nil
	Corporate	Nil		
	Type B Units-Bachat	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	
Pakistan Income Enhancement Fund	Type A Units			Nil
	Individual	2%	Nil	
	Corporate	Nil		
	Type B Units			
	Individual	2%	Nil	
	Corporate	Nil		
	Type C Units- Bachat	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	
MCB Pakistan Asset Allocation Fund	Growth & Cash Dividend Units	Front End Load for other than online / Website Investor (s) 3% Front End Load for online / website Investor (s) Nil		Nil
	Bachat Units (two years)	Nil	3% if redeemed before completion of one year (12 months) from 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	
	Bachat Units (three years)	Nil	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 the 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	
Pakistan Capital Market Fund	Individual	2%	Nil	Nil
	Corporate	Nil	Nil	
MCB Pakistan Stock Market Fund	Growth Units:			Nil
	Individual	3%	Nil	
	Corporate	Nil		
	Bachat Units	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 Income Fund	Class "A" units			Nil
	Individual	1.50%	0%	
	Corporate	Nil	0%	
	Class "B" units	0.75%	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	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 Daily Dividend Fund	Individual	1%	Nil	Nil
	Corporate	1%		
Alhamra Islamic Money Market Fund	All unit types	Up to 1%	Nil	Nil
Alhamra Islamic Asset Allocation Fund	Type A Units			Nil
	Individual	3%	Nil	
	Corporate	Nil		
	Type B Units	Nil	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 Units (Bachat Units)	Nil		
	load for 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	

	load for 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	Type B Units			Nil
	Individual	3%	Nil	
	Corporate	Nil		
	Type "C" Units			
	Bachat Units(Two Years)	Nil	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.	
Bachat Units(Three Years)	Nil	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.		
Alhamra Smart Portfolio	Individual	Up to 3%	Nil	Nil
	Corporate	Nil		
Pakistan Pension Fund		3%	0%	Nil
Alhamra Islamic Pension Fund		3%	0%	Nil