

GENERAL INSTRUCTION:

Investors are requested to complete this application form by using the following details of investment plans under management of MCB Arif Habib Savings & Investments Limited

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
MCB-DCF Income Fund	MCB DCFIF	PKR 500/-	CDC - Trustee MCB DCF Income Fund	2 year	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. Unit 365 Growth & Income 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.
MCB Pakistan Sovereign Fund	MCB PSF	PKR 500/-	CDC - Trustee MCB Pakistan Sovereign Fund	2 year	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.
Pakistan Income Enhancement Fund	PIEF	PKR 500/-	CDC - Trustee Pakistan Income Enhancement Fund	2 year	Aggressive Fixed 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 Income Fund	ALHIIF	PKR 500/-	CDC - Trustee Alhamra Islamic Income Fund	2 year	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Nil	Medium	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	MCB PAAF	PKR 500/-	CDC - Trustee MCB Pakistan Asset Allocation Fund	2 year or 3 year	Asset Allocation	High	Principal at high risk	=>22	Nil	Nil	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. 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	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	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. 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.
MCB Pakistan Stock Market Fund	MCB PSM	PKR 500/-	CDC - Trustee MCB Pakistan Stock Market Fund	2 year	Equity	High	Principal at high risk	=>22	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.



RISK DISCLOSURE STATEMENT FOR INVESTOR

If you are investing in MCB Pakistan Stock Market Fund (MCB-PSM), Alhamra Islamic Stock Fund (ALHISF), MCB Pakistan Asset Allocation Fund (MCB-PAAF), Pakistan Capital Market Fund (PCMF), Alhamra Islamic Asset Allocation Fund (ALHAA) and/or Gulluck Plan then by signing this document, 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. Holding for long-term 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: