



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.mcba.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-Arif Habib Savings and Investments Limited (MCB-AH). 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-AH 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 MCB Pakistan Stock Market Fund (MCB-PSM), Alhama Islamic Stock Fund (ALHISF), MCB Pakistan Asset Allocation Fund (MCB-PAAF), Pakistan Capital Market Fund (PCMF), Alhama Islamic Asset Allocation Fund (ALHAA) and/or Gulluck Plan then by signing this Investment Form, 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	Class of Units	Amount in Figures (Rs)	Amount in words
(a)				
(b)				
(c)				

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.** _____

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 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.mcba.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 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.mcba.com).
 - (i) 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.
 - (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/CF 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.

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	Attestation of Branch Manager and Witnesses shall be required only in case of Investor with unstable signature or thumb impression	
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

RISK PROFILE AND LOAD DETAILS OF COLLECTIVE INVESTMENT SCHEMES/ADMINISTRATIVE PLAN

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
CONVENTIONAL							
MCB Cash Management Optimizer	Money Market	Low	Principal at low risk	=>11	Nil	Nil	Nil
Pakistan Cash Management Fund	Money Market	Very Low	Principal at very low risk	=>0	0% - 1%	Nil	Nil
MCB-DCF Income Fund	Income	Medium	Principal at medium risk	=>15	Growth & Income Units Individual - 1.5% Corporate - Nil Bachat Units/ Unit 365 Growth & Income - Nil	Nil	Growth & Income Units Nil 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. 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.
Pakistan Income Fund	Income	Medium	Principal at medium risk	=>15	Individual - 2% Corporate - Nil	Nil	Nil
MCB Pakistan Sovereign Fund	Income	Medium	Principal at medium risk	=>15	Type A Units Individual - 1.5% Corporate - Nil Type B Bachat Units - Nil	Nil	Type A Units Nil Type B 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.
Pakistan Income Enhancement Fund	Aggressive Fixed Income	Medium	Principal at medium risk	=>15	Type A Units Individual - 2% Corporate - Nil Type B Units Individual - 2% Corporate - Nil Type C Bachat Units - Nil	Nil	Type A Units Nil Type B Units Nil Type C 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.
MCB Pakistan Asset Allocation Fund	Asset Allocation	High	Principal at high risk	=>22	Growth & Cash Dividend Units 3% Bachat Units - 2 Years Option - Nil Bachat Units - 3 Years Option - Nil	Nil	Growth & Cash Dividend Units - Nil Bachat Units - 2 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. Bachat Units - 3 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.
Pakistan Capital Market Fund	Balanced	High	Principal at high risk	=>22	Individual Corporate 2% Nil	Nil	Nil
MCB Pakistan Stock Market Fund	Equity	High	Principal at high risk	=>22	Growth Units Individual - 3% Corporate - Nil Bachat Units - Nil	Nil	Growth Units - Nil 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.
SHARIAH COMPLIANT							
Alhambra Islamic Money Market Fund (Formerly: MCB Pakistan Frequent Payoff Fund)	Money Market	Very Low	Principal at very low risk	=>0	Upto 1%	Nil	Nil
Alhambra Islamic Income Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	Class A Units Individual - 1.5% Corporate - Nil Class B Units Bachat Units Nil Nil*	Medium	Class A Units - Nil Class B Units 1.5 % on redemption in the first (1st) year from the date of investment 1.0% 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.
Alhambra Daily Dividend Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15	1%	Nil	Nil
Alhambra 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."
Alhambra 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.
Alhambra Smart Portfolio	Fund of Funds Scheme	Medium	Principal at medium risk	=>15	Upto 3%	Nil	Nil
Name of Administrative Plan		Risk Profile			Risk of Principal Erosion		Investor Eligible Score
CONVENTIONAL							
Smart Portfolio		Medium			Principal at medium risk		=>15



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: