



SYSTEMATIC INVESTMENT PLAN SUBSCRIPTION FORM "B-3"

*** WE DO NOT ACCEPT CASH OR BLANK/BEARER CHEQUE**

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 Investment Plan/Fund		Unit Type		Amount in Figures (Rs)				Amount in words			
3) Payment Details											
Payment Frequency		Monthly <input type="checkbox"/>		Quarterly <input type="checkbox"/>		Semiannually <input type="checkbox"/>		Annually <input type="checkbox"/>		Other _____	
Payment method		Internet/Virtual Banking <input type="checkbox"/>			Post Dated Cheques <input type="checkbox"/>			Auto Debit <input type="checkbox"/>			(please fill required Auto Debit Form)
		Number of Cheques _____									
Preferred Payment Date (In Case of Auto Debit) _____											
4) Declaration and Signatures											
1. I/We, the undersigned, hereby declare that: (a) I/We have read and understood the relevant constitutive documents of the Funds/administrative investment plans in which I/We am/are investing. I/We understand that all investments in mutual funds are subject to market risk and the price of the Fund's units may go down resulting in loss of principle investment; (b) I/We understand that the Offer Price of the Fund's Units may include Front-end Load and could be higher than NAV price of the Units; (c) I/We understand that once the investment request has been received by the Investment Facilitator/Distributor, it cannot be cancelled; and (d) I/We understand that the Management Company of the Fund has the sole discretion to allocate/not to allocate Units of the Fund. (e) I/We understand that in case of payment through Auto Debit and Internet Banking the units shall be allocated on the Offer Price applicable on the date of receipt of subscription money in fund bank account after deducting any applicable taxes and/or transaction charges recovered by the respective Bank. 2. I/We, the undersigned, hereby assure to the Management Company that the proceeds invested in the Funds/administrative investment plans are not derived from money laundering or illegal activities and the source(s) of funds declared in this Form is true and correct to the best of my/our knowledge and belief. 3. I/We understand that the Management Company, for the purpose of administratively managing the Auto Debit Instructions, may instruct my/our Bank to pull the above mentioned amount on any day falling within 7 working days after Preferred Payment Date mentioned above. 4. I/We understand that incase of Auto Debit Instruction the Management Company will make three attempts after the Preferred Payment Date for the realization of subscription money from my/our Bank Account 5. I/We hereby agree to the terms and conditions overleaf. 6. I/We hereby acknowledge that 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.mcbah.com/statutory-disclosures-for-unit-holders/ . 7. I shall be solely responsible for all my above mentioned investment/conversion transaction if this transaction is not in accordance with my risk profiling results already provided to the Management Company. I will not hold the Management Company liable or responsible for these transactions in any manner. 8. I shall be solely responsible for my above-mentioned investment transaction(s) if such transaction(s) is/are not in accordance with my risk profiling results already provided to the Management Company. I will not hold the Management Company liable or responsible for such transaction(s) in any manner.											
5) Individual Investor /Joint Holder (s)											
Principal Unit Holder		1. _____		2. _____		3. _____		4. _____			
		Joint Unit Holder (s)									
Left Hand Thumb Impression		Attestation of Branch Manager		Attestation of Branch Manager and Witnesses shall be required only in case of Investor with unstable signature or thumb impression							
				Witnesses (Adult Male Persons only)				Witnesses (Adult Male Persons only)			
				Name: _____				Name: _____			
				CNIC: _____				CNIC: _____			
				Signature: _____				Signature: _____			
6) Investment Facilitator / Distributor Details (For Official Use Only)											
Distributor/Facilitator Name				Code				Distributor's Stamp with date and time			
Branch Name				City							
7) Registrar Details (For Official Use Only)											
		Form received by				Name and Signature					
Date and Time Stamping		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											
MCB-Arif Habib Savings and Investments Limited Head Office: 2nd Floor, Adamjee House, I.I. Chundrigar Road, Karachi UAN: (+92-21) 11-11-622-24 (11-11-MCB-AH) URL: www.mcbah.com, Email: info@mcbah.com											

Terms and Conditions:

- Please read the Offering Document of respective scheme(s) carefully before investing.
- For payment method and frequency, please tick (✓) the appropriate box on the SIP form.
- Investor(s) instructions mentioned in the form shall be used for the purpose of auto debit transactions.
- Investor(s) should have a bank account for availing this facility.
- For the purpose of Auto Debit Instruction the Management Company will make three attempts (first attempt on the preferred date and thereafter interval of one day for every unsuccessful attempt- two attempts) for the realization of subscription money from client Bank Account.
- After three unsuccessful attempts only the said transaction shall be treated as cancel transaction.
- On the basis of the attempts mentioned above, once the auto debit transaction is successful, the MCB Transaction Banking Department will inform the Management Company.
- Units/ NAV will be allocated on the successful auto debit transactions/ realization of amount accordingly.
- If the date on the cheque/ Auto Debit Transactions is non-business day for the scheme, then the auto debit/ post dated cheque will be attempted on the next Business Day.
- If the cheque submitted would not have been cleared then the Investor(s) shall be liable to pay the amount deducted by the bank on account of non clearance.
- "Perpetual SIP" will be the default option in a case end date for enrolment period is not provided. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- Procedure for Cancellation of Existing SIP: Investor/ unit holder(s) needs to submit a signed SIP cancellation letter. This request should be received to us at least 15 days prior to the next due date of SIP.
- The investor agrees to abide by the terms and conditions of Auto/ Direct Debit facility of Banks. MCB Arif Habib Savings and Investments Limited, registrar of the Schemes and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold MCB Arif Habib Savings and Investments Limited, registrars of Schemes and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit.
- There is no fee/ charge applying for investment through direct debit instruction.
- Minimum and Maximum amount of investments shall be same as mentioned in the Offering Documents of relevant Collective Investment Schemes.
- The provisions mentioned in the respective Offering Document(s) regarding Applicable NAV, Risk Factors Load etc. shall be applicable.

RISK PROFILE OF COLLECTIVE INVESTMENT SCHEMES/ADMINISTRATIVE PLAN

Name of Collective Investment Scheme	Category of Collective Investment Scheme	Risk Profile	Risk of Principal Erosion	Eligible Score Range
CONVENTIONAL				
MCB Cash Management Optimizer	Money Market	Very Low	Principal at very low risk	=>0
Pakistan Cash Management Fund	Money Market	Very Low	Principal at very low risk	=>0
MCB-DCF Income Fund	Income	Medium	Principal at medium risk	=>15
Pakistan Income Fund	Income	Medium	Principal at medium risk	=>15
MCB Pakistan Sovereign Fund	Income	Medium	Principal at medium risk	=>15
Pakistan Income Enhancement Fund	Aggressive Fixed Income	Medium	Principal at medium risk	=>15
MCB Pakistan Frequent Payout Fund	Asset Allocation	Medium	Principal at medium risk	=>15
MCB Pakistan Asset Allocation Fund	Asset Allocation	High	Principal at high risk	=>22 OR<=28
Pakistan Capital Market Fund	Balanced	High	Principal at high risk	=>22 OR<=28
MCB Pakistan Stock Market Fund	Equity	High	Principal at high risk	=>22 OR<=28
SHARIAH COMPLIANT				
Alhamra Islamic Income Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15
Alhamra Daily Dividend Fund	Shariah Compliant Islamic Income	Medium	Principal at medium risk	=>15
Alhamra Islamic Asset Allocation Fund	Shariah Compliant Islamic Asset Allocation	High	Principal at high risk	=>22 OR<=28
Alhamra Islamic Stock Fund	Shariah Compliant Islamic Equity	High	Principal at high risk	=>22 OR<=28
Name of Administrative Plan	Risk Profile	Risk of Principal Erosion	Eligible Score Range	
CONVENTIONAL				
Smart Portfolio	Medium	Principal at medium risk	=>15	