



Key Fact Statement

Alhamra Cash Management Optimizer

Type: Open end | **Category:** Shari'ah Compliant Money Market Scheme

Managed by MCB Investment Management Limited

Risk Profile: Low (Principal at Low risk)

Issuance Date: 20-6-25 (updated until Fifth SOD)



DISCLAIMER

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

KEY ATTRIBUTES

Investment objectives of CIS	The Objective of the Fund is to provide a competitive rate of return by investing primarily in liquid Shari'ah Compliant money market securities.
Authorized Investment avenues	Money market instruments with Islamic banks/DFIs; Islamic Commercial Paper and Short-Term Sukuk with banks, Shari'ah compliant NBFCs, and corporates; Shari'ah compliant Cash and readily-convertible government securities; Shari'ah-compliant placements with NBFCs, Modarabas, and Microfinance Banks. *All mentioned instruments are Shari'ah Compliant.
Launch date of CIS	May 23, 2023
Minimum Investment Amount	PKR 500/-
Duration (Perpetual)	Perpetual
Performance Benchmark	90% three (3) months PKISRV Rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated scheduled Islamic banks or Islamic windows of conventional banks as selected by MUFAP.
IPO/Subscription Period	IPO Period: May 23, 2023
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: 9:00 am to 3:00 pm (Monday to Thursday) and 9:00 am to 4:00 pm (Friday).
Types/ classes of units	Type A
Management Fee (% Per Annum)	Up to 1.75% per annum of average daily Net Assets.

BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel	Percentage
	Direct Investment through AMC	up to 1.5%
	Digital Platform of AMC / Third party	up to 1.5%
2. Redemption Charge	Distribution Channel	Percentage
	Back end Load	NIL
	Contingent Load	NIL

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. Shari'ah 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