



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL Habib Islamic Money Market Fund (AHIMMF)

Type: Open-ended

Issuance/ Updated Date: February 26, 2026

Category: Shariah Compliant Money Market Scheme

Risk Profile: Very Low (Principal at Very Low Risk)

1. **DISCLAIMER:** Before you invest, you are encouraged to review the detailed features of the AHIMMF in the Offering Document (OD) and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	The investment objective of Al Habib Islamic Money Market Fund is to provide its unit holders a competitive rate of return via investing primarily in a portfolio of Shariah compliant money market securities.
Authorized Investment Avenues	Government Ijara Sukuks, Islamic Money Market Placement, Deposits, COD and COM
Launch Date of Fund	March 05, 2026
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	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 Bank as selected by MUFAP
IPO / Subscription Period	Subscription Period March 05, 2026 to March 06, 2026
Subscription / Redemption Days Timing	Monday to Thursday 9:00 a.m. to 4:00 p.m. Friday 9:00 a.m. to 4:30 p.m.
Types & Classes of Units	<u>Class "A"</u> – Units may be issued to Pre-IPO Investors and may be subject to Sales Load. <u>Class "B"</u> - Units issued at Par Value and may be subject to Sales Load as specified for class B units, as per the terms and conditions of the OD.
Management Fee (% per annum)	Up to 1.25% per annum of average daily net assets.

3. BRIEF INFORMATION ON THE PRODUCT CHARGES:

*Front End Load	Direct investment through AMC	3% (Management has the discretion to reduce or waive the load on any transaction)
	Digital platform of AMC /third party	Up to 1.5%
Redemption Charge	Back-end load (BEL)	Up to 1.5%
	Contingent load	Nil

*Currently, management is not charging FEL & BEL; however, if management decides to charge then sales Load (FEL + BEL) will not exceed 3% of NAV.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHIMMF 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.
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4. KEY STAKE HOLDERS

Asset Management Company:

AL Habib Asset Management Limited
3rd Floor, Mackinnon's Building, I.I. Chundrigarh Road, Karachi
UAN: +92-21- 111-342-242 WhatsApp: +92 333 2431136
support@alhabibfunds.com Web: www.alhabibfunds.com

Shariah Advisor

Mufti Ismatullah
Reg No: SECP/IFD/SA/036

Trustee:

Central Depository Company of Pakistan Limited
CDC House, 99-B, Block B, S.M.C.H.S., Main Shakra-e-
Faisal, Karachi – 74400
UAN: +92-21- 111-111-500

Disclaimer: "Use of the name and logo of bank as given above does not mean that it is responsible for the liabilities/obligations of (asset management company) or any investment scheme managed by it."