



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF

AL HABIB ISLAMIC CASH FUND (AHICF)

Type: Open-ended

Issuance/ Updated Date: June 02, 2025

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 AHICF in the Offering Document and/or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

Investment objective of Fund	The investment objective of the AHICF is to provide its unit-holders with optimum returns from a Shariah-compliant portfolio of low-risk and short-duration assets while being highly liquid
Authorized Investment Avenues	Shariah Compliant Government securities, Shariah Compliant Money Market Placement, Islamic COI, Islamic COD and Islamic COM, any other Shariah compliant investment which may be authorized by the Shariah Advisors and SECP.
Launch Date of Fund	December 20, 2021
Minimum Investment Amount	Initial investment of Rs. 5,000/- Subsequently Rs. 1,000/- per transaction.
Duration (Perpetual / Fixed Maturity)	Perpetual
Performance Benchmark	90% three months PKISRV rates + 10% three months average of the highest rates of saving accounts of three AA rated scheduled Islamic Bank or window of conventional Banks, as selected by MUFAP
IPO / Subscription Period	Subscription Period Dec 20, 2021 to Dec 20, 2021
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 with no Front-end Load or Back-end Load. <u>Class "B"</u> - Units issued during and after the Initial Period with Front-end Load and Back-end Load at the Discretion of the Management Company.
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	Nil
Redemption Charge	Back-end load	Nil
	Contingent load	Nil

*Currently, management is not charging FEL.

Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHICF 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

Trustee:

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

Dr. Mufti Ismatullah
0312-2155180