



AL Habib Asset Management Limited

A wholly owned subsidiary of Bank AL Habib Limited

KEY FACT STATEMENT OF AL HABIB MONEY MARKET FUND (AHMMF)

Type: Open-ended

Issuance/ Updated Date: June 02, 2025

Category: 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 AHMMF in the Offering Document and / or Monthly Fund Manager Report.

2. KEY ATTRIBUTES:

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| Investment objective of Fund | The investment objective of AHMMF is to provide its unit-holders optimum return from a portfolio of low risk and short duration assets while being highly liquid. |
| Authorized Investment Avenues | Government securities, Letter of Placements/Certificate of Investment (COIs), Reverse Repo against Government Securities, Deposits and Term Deposits with Banks and any other investment authorized by the Commission. |
| 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 PKRV rates + 10% three months average of highest rates of saving accounts of three AA rated scheduled banks as selected by MUFAP. |
| IPO / Subscription Period | Subscription Period December 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:

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| *Front End Load | Direct investment through AMC | 3.00% (Management has the discretion to reduce or waive 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.

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| Total Expense Ratio (TER): Investors are advised to consult the Fund Manager Report (FMR) of the AHMMF 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
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UAN: +92-21- 111-342-242 WhatsApp: +92 333 2431136
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Trustee:

Central Depository Company of Pakistan Limited
CDC House, 99-B, Block B, S.M.C.H.S., Main Shakra-e-Faisal, Karachi – 74400
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