



AL Habib Asset Management Limited

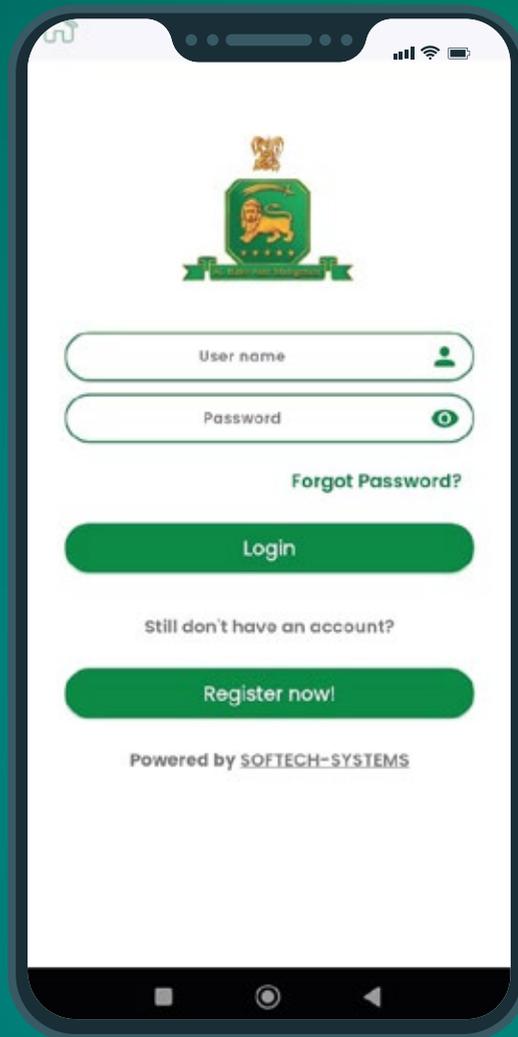
AL Habib Funds Introducing
Investment Via RAAST

RAAST Investment – Step-by-Step Process

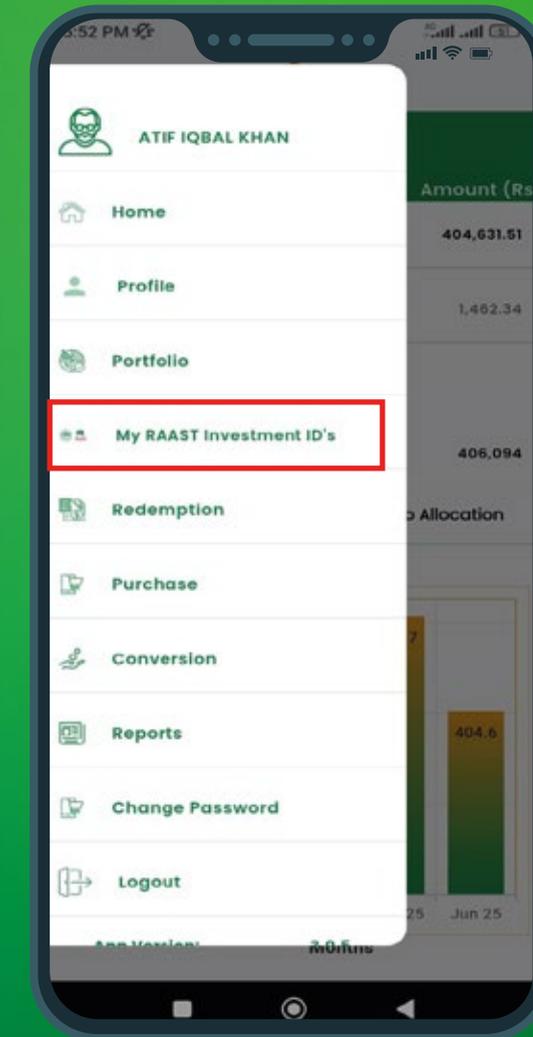


STEP 1: Create the RAAST Investment Account Number

Follow these instructions to generate their unique RAAST Investment Account Number for each fund.



1 Login AL Habib Funds web and/or mobile app.



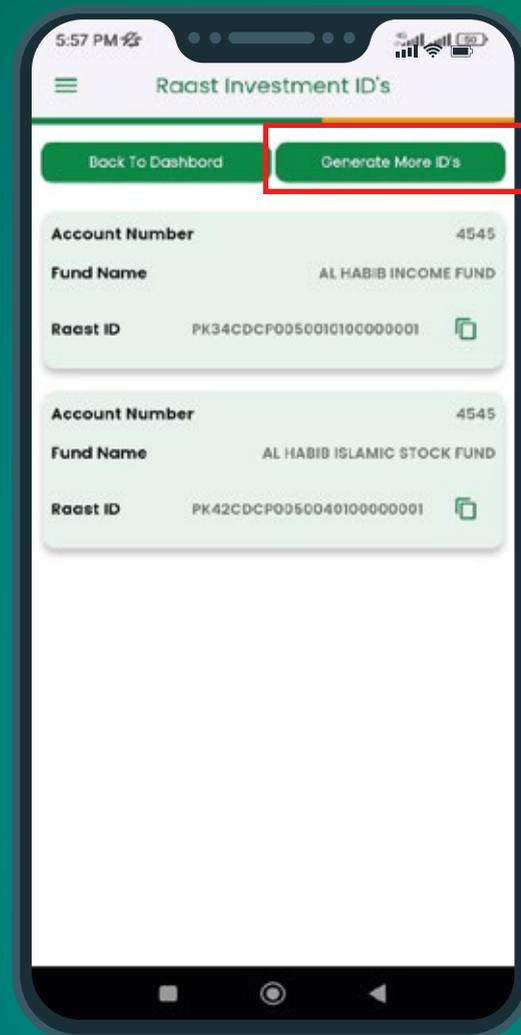
2 Visit the RAAST Payment ID tab on web and/or mobile app.

RAAST Investment – Step-by-Step Process



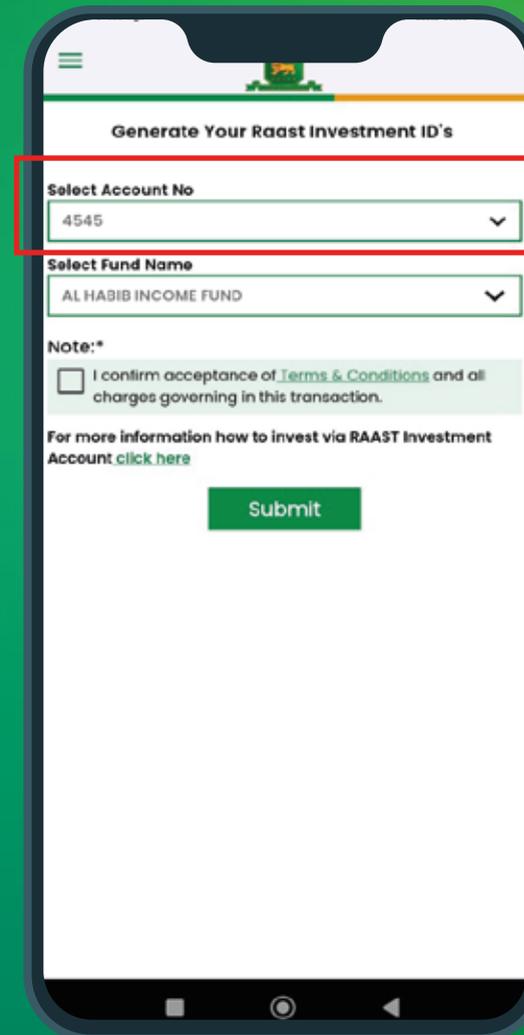
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Follow these instructions to generate their unique RAAST Investment Account Number for each fund.



3

Tap on the Generate ID's



4

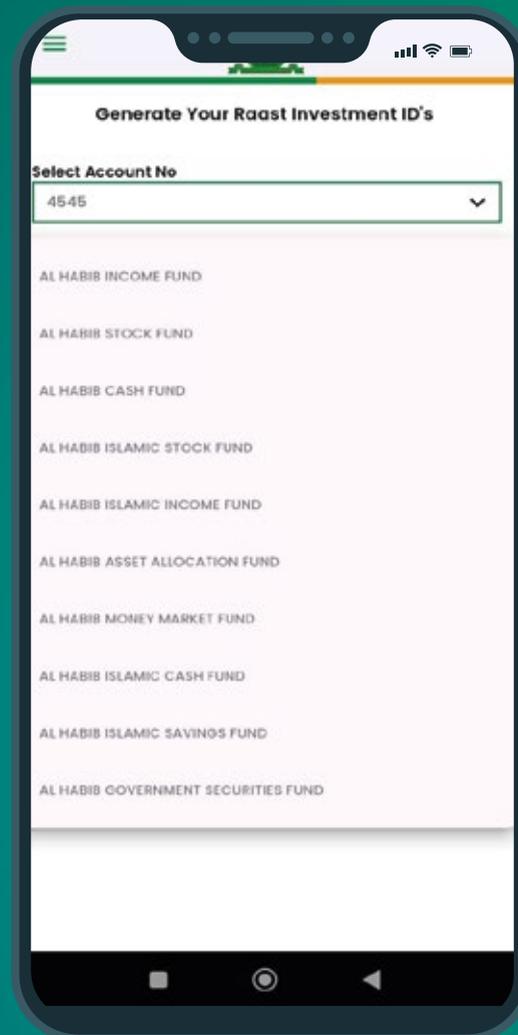
Select "AL Habib Funds Account Number" (If client holds multiple accounts with AL Habib Funds, ensure correct one is selected to generate RAAST Account Number).

RAAST Investment – Step-by-Step Process



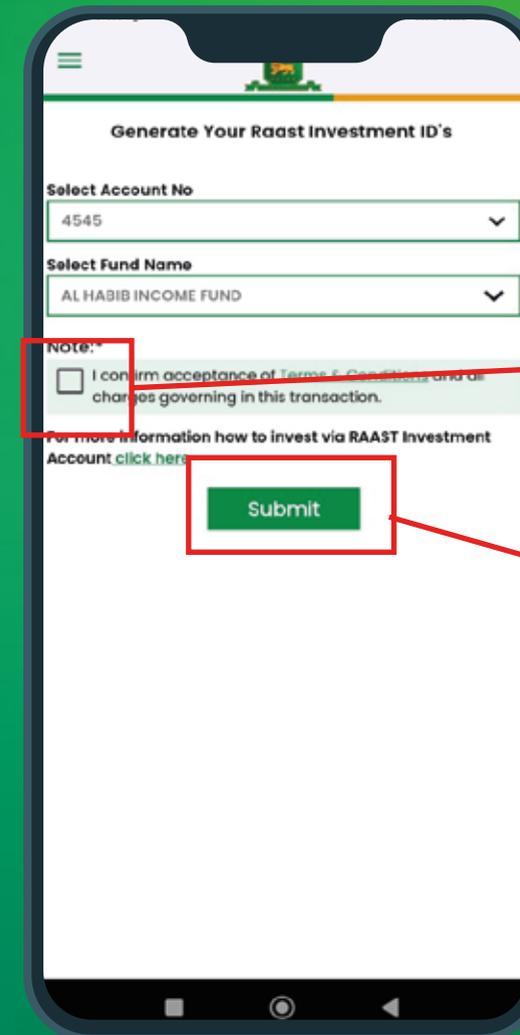
STEP 1: Create the RAAST Investment Account Number

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5

Select the "Name of Fund" the investor wishes to invest in



6

Tick the Terms & Condition

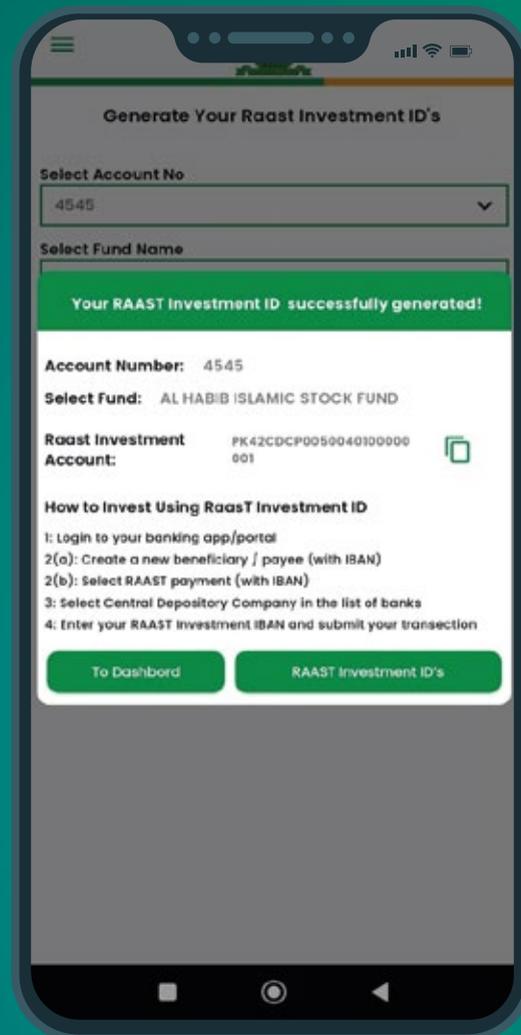
Tap Submit button

RAAST Investment – Step-by-Step Process



STEP 1: Create the RAAST Investment Account Number

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7
RAAST ID Successfully
Generated

Note:

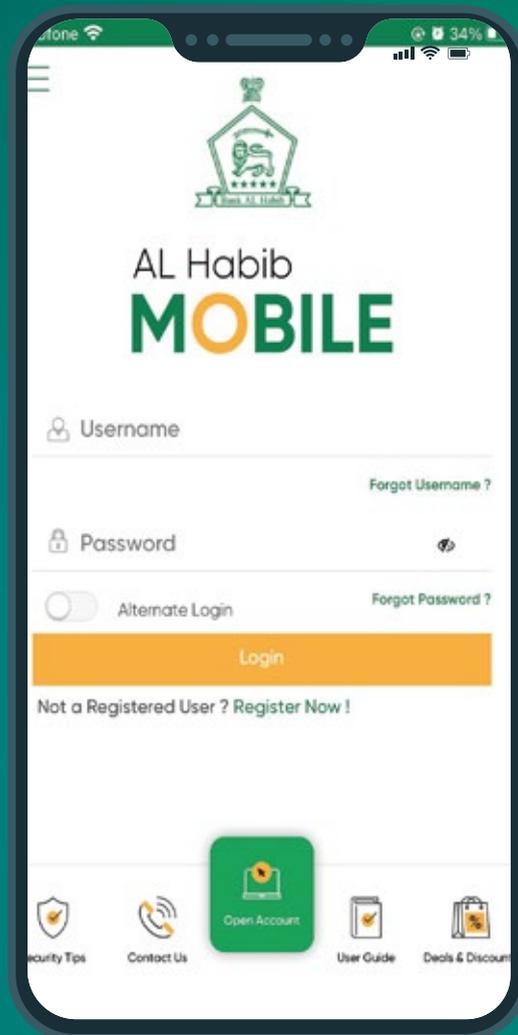
- A new/separate RAAST Investment Account Number is generated for each fund.
- The investor can not reuse the same number for different funds.
- Investor should save this account number safely, they will need to use it while transferring funds.

RAAST Investment – Step-by-Step Process

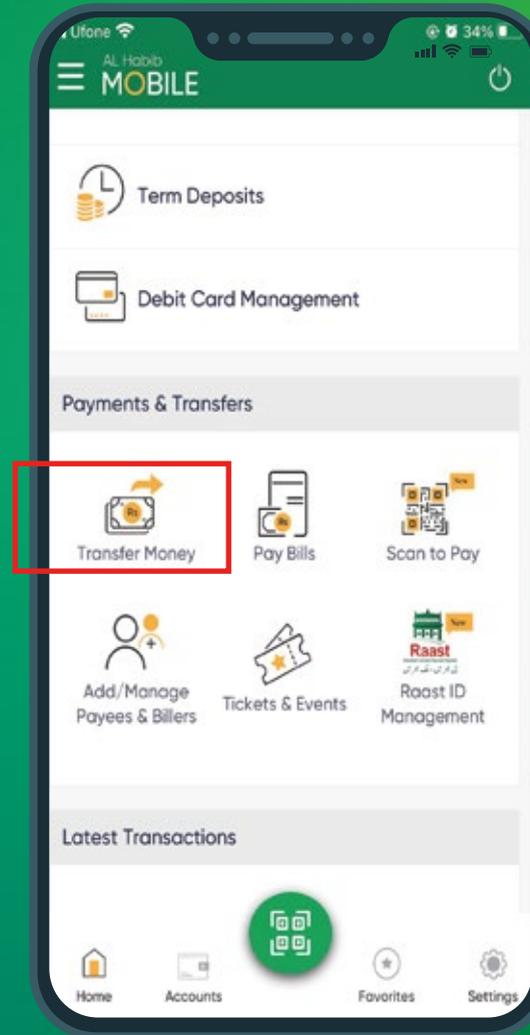


STEP 2: Transfer Investment Amount via Bank App/Portal

Follow these steps to transfer your investment via the RAAST payment method



1 Login to your banking app or online banking portal.



2 Choose “RAAST Transfer” or “Transfer Money” as the payment method.

Depending on the investor's bank interface, the wording may vary slightly. In general, the following steps apply

RAAST Investment – Step-by-Step Process



STEP 2: Transfer Investment Amount via Bank App/Portal

Follow these steps to transfer your investment via the RAAST payment method

3

Select Bank Transfer

Choose Central Depository Company in bank name section

In the IBAN or Payee ID field, enter the RAAST Investment Account Number generated earlier, in Step 1.

Enter the investment amount.

Tap the Transfer button

For certain banks, you can invest through RAAST ID

RAAST Investment – Step-by-Step Process

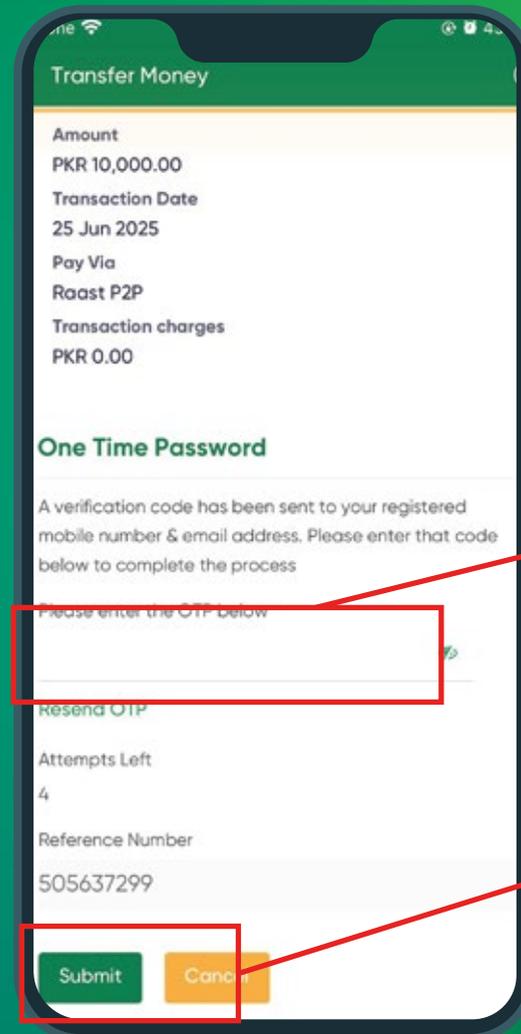


STEP 2: Transfer Investment Amount via Bank App/Portal

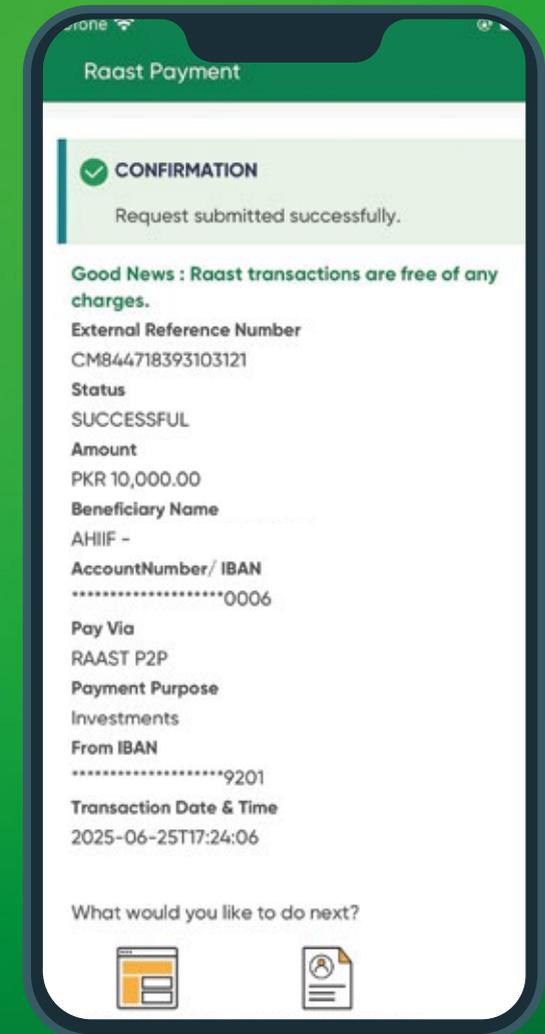
Follow these steps to transfer your investment via the RAAST payment method



4
Select confirm



5
Enter OTP
Select Submit



6

Note: Once the transaction is processed, the investor's investment will automatically reflect in their account, in due course. Physical/Electronic Application forms are not required for investments through RAAST.

RAAST Investment – Step-by-Step Process



Important Reminders

- Each fund requires a separate RAAST Investment Account Number. Do not use one number for multiple funds.
- For certain banks, you can invest through RAAST ID
- Investor must verify that he/she is transferring the funds to the correct RAAST Account Number.
- This process is bank-dependent; some apps may ask for additional information such as "Payee Name" or "Purpose". Always select Investment if prompted.
- Investors are suggested to retain screenshots or confirmation messages for record purposes.
- If an investor faces any issues or the investment is not reflected after one business day, they should share the RAAST payment confirmation for tracking.



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