

SUPPLEMENTAL OFFERING DOCUMENT

PART “A” - FOR INTRODUCING KEY FACT STATEMENTS (KFS’s)

PART “B” - OTHER REGULATORY REQUIREMENT

MANAGED BY

Pak Qatar Asset Management Company Limited

S. No	Fund Name	SOD #	Shariah Advisor
1	Pak Qatar Asset Allocation Plan I under Pak Qatar Islamic Asset Allocation Fund	3rd	Mufti Muhammad Shakir Siddiqui
2	Pak Qatar Asset Allocation Plan II under Pak Qatar Islamic Asset Allocation Fund	3rd	Mufti Muhammad Shakir Siddiqui
3	Pak Qatar Asset Allocation Plan III under Pak Qatar Islamic Asset Allocation Fund	3rd	Mufti Muhammad Shakir Siddiqui

Effective From 1 July, 2025

Pak Qatar Asset Management Company as Asset Management Company Licensed under the Non-Banking Finance Companies (Establishment and Regulation) Rules, 2003 and Non-Banking Finance Companies and Notified Entities Regulations 2008.

Effective from 1st July, 2025 the following KFS have been amended in the offering documents of the following funds and read as follows:

Key Fact Statement
Pak Qatar Asset Allocation Plan I
(An Open Ended Shariah Compliant Asset Allocation Fund)
Managed by
Pak Qatar Asset Management Company Limited
Risk Profile: Medium (Principal at Medium Risk)
Duly vetted by Mufti Muhammad Shakir Siddiqui (SECP/IFD/SA/035)
Issuance Date: 1st July 2025 (updated with reference to the 3rd SOD)

1. 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.

2. KEY ATTRIBUTES

Investment Objective of Plan	To generate long term stable returns by investing primarily in high yield debt and fixed income instruments in accordance with Shariah practices.	
Authorized Investment Avenues	Shariah Compliant listed equity securities, Shariah compliant fixed income/money market instruments, shariah compliant debt securities, GOP Ijarah sukuk, Cash & near cash instruments	
Launch Date of Plan	18-Aug-23	
Minimum Investment Amount/Subsequent Investment	Rs. 100,000,000/- Rs. 10,000,000/- thereafter	
Duration (Perpetual/ Fixed Maturity)	Five Years	
Performance Benchmark	Combination of performance benchmarks for Shariah Compliant Equity, Shariah Compliant Fixed Income and Shariah Compliant Money Market CIS on the basis of actual proportion held by the CIS.	
IPO Period	17-Aug-23	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm
Types/ Classes of units	Class "A" Units and Class "B" Units	
Management Fee (% Per Annum)	Based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets.	

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1- Front End Load (FEL)	Distribution Channel	Percentage (%)
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%

2- Redemption Charge		
	Type of Charge	Percentage (%)
	Back-end load	Nil
	Contingent Load	Up to 3%

Total Expense Ratio (TER):

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/ Investment Plan 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 the Income Tax ordinance 2001.

4. KEY STAKEHOLDERS

- a. **Asset Management Company:** Pak Qatar Asset Management Company Limited ,
Investor Services Department - UAN: (021) 111-PQAMCL (772625)
- b. **Trustee:** Central Depository Company of Pakistan Limited (CDC, House, 99-B, Block B, S.M.C.H.S. Main Shahrah-e-Faisal, Karachi). UAN- (92-21) 111-111-500
- c. **Shariah Advisor:** Mufti Muhammad Shakir Siddiqui , UAN 021-111-725 -728

Key Fact Statement
Pak Qatar Asset Allocation Plan II
(An Open Ended Shariah Compliant Asset Allocation Fund)
Managed by
Pak Qatar Asset Management Company Limited
Risk Profile: Medium (Principal at Medium Risk)
Duly vetted by Mufti Muhammad Shakir Siddiqui (SECP/IFD/SA/035)
Issuance Date: 1st July 2025 (updated with reference to the 3rd SOD)

1. 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.

2. KEY ATTRIBUTES

Investment Objective of Plan	To generate short term competitive returns by investing primarily in floater debt and fixed income instruments along with low risk instruments in accordance with Shariah practices.	
Authorized Investment Avenues	Shariah Compliant listed equity securities, Shariah compliant floating rate income/money market instruments, shariah compliant debt securities, GOP Ijarah sukuk, Cash & near cash instruments	
Launch Date of Plan	18-Aug-23	
Minimum Investment Amount/Subsequent Investment	Rs. 100,000,000/- and 10,000,000/- thereafter	
Duration (Perpetual/ Fixed Maturity)	Five Years	
Performance Benchmark	Combination of performance benchmarks for Shariah Compliant Equity, Shariah Compliant Fixed Income and Shariah Compliant Money Market CIS on the basis of actual proportion held by the CIS	
IPO Period	17-Aug-23	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm
Types/ Classes of units	Class "A" Units and Class "B" Units	
Management Fee (% Per Annum)	based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets.	

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1- Front End Load (FEL)	Distribution Channel	Percentage (%)
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%

2- Redemption Charge		
	Type of Charge	Percentage (%)
	Back-end load	Nil
	Contingent Load	Up to 3%

Total Expense Ratio (TER):

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/ Investment Plan 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 the Income Tax ordinance 2001.

4. KEY STAKEHOLDERS

- a. **Asset Management Company:** Pak Qatar Asset Management Company Limited, **Investor Services Department** - UAN: (021) 111-PQAMCL (772625)
- b. **Trustee:** Central Depository Company of Pakistan Limited (CDC, House, 99-B, Block B, S.M.C.H.S. Main Shahrah-e-Faisal, Karachi). UAN- (92-21) 111-111-500
- c. **Shariah Advisor:** Mufti Muhammad Shakir Siddiqui, UAN 021-111-725 -728

Key Fact Statement
Pak Qatar Asset Allocation Plan III
(An Open Ended Shariah Compliant Asset Allocation Fund)
Managed by
Pak Qatar Asset Management Company Limited
Risk Profile: High (Principal at High Risk)
Issuance Date: 1st July 2025 (updated with reference to the 3rd SOD)

1. 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.

2. KEY ATTRIBUTES

Investment Objective of Plan	to invest primarily in equities, with a flavor of high yield fixed income instruments and liquid short-tenor instruments to generate superior, risk-adjusted returns in accordance with Shariah practices.	
Authorized Investment Avenues	Shariah Compliant listed equity securities, Shariah compliant fixed income/ money market instruments, shariah compliant debt securities, GOP Ijarah sukuk, Cash & near cash instruments	
Launch Date of Plan	24-Sep-24	
Minimum Investment Amount/Subsequent Investment	Rs. 100,000,000/-, and Rs. 10,000,000/- thereafter	
Duration (Perpetual/ Fixed Maturity)	Five Years	
Performance Benchmark	Combination of performance benchmarks for Shariah Compliant Equity, Shariah Compliant Fixed Income and Shariah Compliant Money Market CIS on the basis of actual proportion held by the CIS	
IPO Period	23-Sep-24	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 3:00 pm Friday 9:00 am to 4:00 pm
Types/ Classes of units	Class "A" Units and Class "B" Units	
Management Fee (% Per Annum)	based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets	

3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1- Front End Load (FEL)	Distribution Channel	Percentage (%)
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%

2- Redemption Charge		
	Type of Charge	Percentage (%)
	Back-end load	Nil
	Contingent Load	Up to 3%

Total Expense Ratio (TER):

Investors are advised to consult the Fund Manager Report (FMR) of the respective CIS/ Investment Plan 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 the Income Tax ordinance 2001.

4. KEY STAKEHOLDERS

- a. **Asset Management Company:** Pak Qatar Asset Management Company Limited , **Investor Services** Department - UAN: (021) 111-PQAMCL (772625)
- b. **Trustee:** Central Depository Company of Pakistan Limited (CDC, House, 99-B, Block B, S.M.C.H.S. Main Shahrah-e-Faisal, Karachi). UAN- (92-21) 111-111-500
- c. **Shariah Advisor:** Mufti Muhammad Shakir Siddiqui , UAN 021-111-725 -728

PART "B" - OTHER REGULATORY REQUIREMENT:

Effective from July 01, 2025, respective Annexures of the offering document of the following Schemes is updated in light with recent amendments in NBFC Regulations dated April 10, 2025 with respect to Management Fee.

Amendment to Annexure A of the offering document of Pak-Qatar Islamic Asset Allocation Fund

Fund Name	Category	<u>Current Level of Management Fee</u>
Pak-Qatar Asset Allocation Plan I	Shariah Compliant Asset Allocation Scheme	Based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets
Pak-Qatar Asset Allocation Plan II		Based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets
Pak-Qatar Asset Allocation Plan III		Based on actual allocation in respective asset classes. For equity portion, maximum fee charged will be 3% of Net Assets. For Income portion, maximum fee charged will be 1.5% of Net Assets. For money market portion, maximum fee charged will be 1.25% of Net Assets

Load Structure	Front End Load		Redemption Charge	
	Direct Investment through AMC	Digital platform of AMC/Third Party	Back End Load	Contingent Load
Pak-Qatar Asset Allocation Plan I	Up to 3%	Up to 1.50%	Nil	Up to 3%
Pak-Qatar Asset Allocation Plan II	Up to 3%	Up to 1.50%	Nil	Up to 3%
Pak-Qatar Asset Allocation Plan III	Up to 3%	Up to 1.50%	Nil	Up to 3%