

# 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***

***Effective From 1 July, 2025***

<b><i>S. No</i></b>	<b><i>Fund Name</i></b>	<b><i>SOD #</i></b>	<b><i>Shariah Advisor</i></b>
1	Pak Qatar Asan Munafa Plan under Pak Qatar Islamic Cash Fund	3rd	Mufti Dr. Muhammad Zubair Usmani
2	Pak Qatar Cash Plan under Pak Qatar Islamic Cash Fund	3rd	Mufti Dr. Muhammad Zubair Usmani
3	Pak Qatar Daily Dividend Plan under Pak Qatar Islamic Cash Fund	3rd	Mufti Dr. Muhammad Zubair Usmani

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 1<sup>st</sup> 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 Asan Munafa Plan**  
*(An Open Ended Shariah Compliant Islamic Money Market Fund)*  
**Managed by**  
**Pak Qatar Asset Management Company Limited**  
**Risk Profile: Low (Principal at very Low Risk)**  
**Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024)**  
**Issuance Date: 1<sup>st</sup> July, 2025 (updated with reference to the 3<sup>rd</sup> 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	The objective is to focus on generating competitive return while seeking maximum possible preservation of capital by investing in low risk and liquid Shariah Complaint instrument in accordance with Shariah Complaint Islamic Money Market Category.					
Authorized Investment Avenues	Shariah compliant money market securities such as sukuks, Islamic TDR's, Certificate of Musharaka (COM), Certificates of Deposit (COD), Shariah Compliant Government Securities, short term sukuk, Islamic Commercial Paper and Cash & near Cash instruments					
Launch Date of Plan	03-Oct-22					
Minimum Investment Amount	Rs. 1,000/					
Duration (Perpetual/ Fixed Maturity)	Perpetual					
Performance Benchmark	The performance of the plan will be compared against the benchmark of 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 Banks as selected by MUFAP.					
IPO Period	27-Sep-2022 to 03-Oct-2022					
Subscription/ Redemption Days and Timings	<table><tr><th>Business Hours</th><th>Cut off Time</th></tr><tr><td>Monday to Friday 9:00 am to 5:00 pm</td><td>Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm Same Day Cut off Time Monday to Friday 09:00 am to 09:30 am</td></tr></table>		Business Hours	Cut off Time	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm Same Day Cut off Time Monday to Friday 09:00 am to 09:30 am
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Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm Same Day Cut off Time Monday to Friday 09:00 am to 09:30 am					
Types/ Classes of units	Class “A” Units and Class “B” Units					
Management Fee (% Per Annum)	Up to 1.25% of NAV					

### 3- BRIEF INFORMATION ON THE PRODUCT CHARGES

<b>1- Front End Load (FEL)</b>	<b>Distribution Channel</b>	<b>Percentage (%)</b>
	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	Nil

**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 Dr. Muhammad Zubair Usmani UAN (021) 111 725 728

**Key Fact Statement**  
**Pak Qatar Cash Plan**

(An Open Ended Shariah Compliant Islamic Money Market Fund)

Managed by

**Pak Qatar Asset Management Company Limited**

Risk Profile: Low (Principal at very Low Risk)

Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024)

Issuance Date: 1<sup>st</sup> July 2025 (updated with reference to the 3<sup>rd</sup> 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	The objective is to focus on generating competitive return while seeking maximum possible preservation of capital by investing in low risk and liquid Shariah Complaint Instruments in accordance with Shariah Complaint Islamic Money Market Category.	
Authorized Investment Avenues	Shariah compliant money market securities such as sukuks, Islamic TDR's, Certificate of Musharaka (COM), Certificates of Deposit (COD), Shariah Compliant Government Securities , short term sukuk, Islamic Commercial Paper and Cash & near Cash instruments	
Launch Date of Plan	03-Oct-22	
Minimum Investment Amount/Subsequent Investment	Rs. 1,000/-, Rs.500/- thereafter	
Duration (Perpetual/ Fixed Maturity)	Perpetual	
Performance Benchmark	The performance of the Plan will be compared against the benchmark of 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 Banks as selected by MUFAP.	
IPO Period	27-Sep-2022 to 03-Oct-2022	
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 4:00 pm Friday 9:00 am to 4:00 pm Same Day Cut off Time Monday to Friday 09:00 am to 09:30 am
Types/ Classes of units	Class “A” Units and Class “B” Units	
Management Fee (% Per Annum)	Up to 1.25% of NAV	

**3. BRIEF INFORMATION ON THE PRODUCT CHARGES**

3- Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage (%)</b>
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%
4- Redemption Charge	<b>Type of Charge</b>	<b>Percentage (%)</b>
	Back-end load	Nil
	Contingent Load	Nil

#### **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
- b. **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 Dr. Muhammad Zubair Usmani UAN 021-111-725 -728

**Key Fact Statement**  
**Pak Qatar Daily Dividend Plan**  
*(An Open Ended Shariah Compliant Islamic Money Market Fund)*  
**Managed by**  
**Pak Qatar Asset Management Company Limited**  
**Risk Profile: Low (Principal at very Low Risk)**  
**Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024)**  
**Issuance Date: 1<sup>st</sup> July 2025 (updated with reference to the 3<sup>rd</sup> 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

<b>Investment Objective of Plan</b>	The objective is to focus on generating competitive return while seeking maximum possible preservation of capital by investing in low risk and liquid Shariah Complaint Instruments in accordance with Shariah Complaint Islamic Money Market Category.	
<b>Authorized Investment Avenues</b>	Shariah compliant money market securities such as sukuks, Islamic TDR's, Certificate of Musharaka (COM), Certificates of Deposit (COD), Shariah Compliant Government Securities, short term sukuk, Islamic Commercial Paper and Cash & near Cash instruments	
<b>Launch Date of Plan</b>	03-Oct-22	
<b>Minimum Investment Amount/Subsequent Investment</b>	Rs. 1,000,000/-, Rs. 1,000/- thereafter	
<b>Duration (Perpetual/ Fixed Maturity)</b>	Perpetual	
<b>Performance Benchmark</b>	The performance of the plan will be compared against the benchmark of 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 Banks as selected by MUFAP.	
<b>IPO Period</b>	27-Sep-2022 to 03-Oct-2022	
<b>Subscription/ Redemption Days and Timings</b>	<b>Business Hours</b>	<b>Cut off Time</b>
	Monday to Friday 9:00 am to 5:00 pm	Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm Same Day Cut off Time Monday to Friday 09:00 am to 09:30 am
<b>Types/ Classes of units</b>	Class "A" Units and Class "B" Units	
<b>Management Fee (% Per Annum)</b>	Up to 1.25% of NAV	

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1- Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage (%)</b>
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%
2- Redemption Charge	<b>Type of Charge</b>	<b>Percentage (%)</b>
	Back-end load	Nil
	Contingent Load	Nil

**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 Dr. Muhammad Zubair Usmani 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 Cash Fund

Fund Name	Category	<u>Current Level of Management Fee</u>
Pak-Qatar Daily Dividend Plan (PQDDP)	Shariah Compliant Money Market Scheme	Up to 1.25% of daily NAV
Pak-Qatar Cash Plan (PQCP)		Up to 1.25% of daily NAV
Pak-Qatar Asan Munafa Plan (PQAMP)		Up to 1.25% of daily NAV

Load Structure	Front End Load		Redemption Charge	
	Direct Investment through AMC	Digital platform of AMC/Third Party	Back End Load	Contingent Load
Pak-Qatar Daily Dividend Plan (PQDDP)	Up to 3%	Up to 1.50%	Nil	Nil
Pak-Qatar Cash Plan (PQCP)	Up to 3%	Up to 1.50%	Nil	Nil
Pak-Qatar Asan Munafa Plan (PQAMP)	Up to 3%	Up to 1.50%	Nil	Nil