### SUPPLMENTAL 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#	Effective Date	Shariah Advisor
1	Pak Qatar Asan Munafa Plan under Pak Qatar Islamic Cash Fund	4 <sup>th</sup>	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
2	Pak Qatar Cash Plan under Pak Qatar Islamic Cash Fund	4th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
3	Pak Qatar Daily Dividend Plan under Pak Qatar Islamic Cash Fund	4 <sup>th</sup>	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
4	Pak Qatar Khalis Bachat Plan under Pak Qatar Islamic Income Fund	4 <sup>th</sup>	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
5	Pak Qatar Income Plan under Pak Qatar Islamic Income Fund	4 <sup>th</sup>	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
6	Pak Qatar Monthly Income Plan under Pak Qatar Islamic Income Fund	4 <sup>th</sup>	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
7	Pak Qatar Islamic Stock Fund	<b>1</b> <sup>st</sup>	1st July, 2025	Mufti Muhammad Shakir Siddiqui
8	Pak Qatar Asset Allocation Plan I under Pak Qatar Islamic Asset Allocation Fund	3rd	1st July, 2025	Mufti Muhammad Shakir Siddiqui
9	Pak Qatar Asset Allocation Plan II under Pak Qatar Islamic Asset Allocation Fund	3rd	1st July, 2025	Mufti Muhammad Shakir Siddiqui
10	Pak Qatar Asset Allocation Plan III under Pak Qatar Islamic Asset Allocation Fund	3rd	1st July, 2025	Mufti Muhammad Shakir Siddiqui

### 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: 19<sup>th</sup> November, 2025 (updated with reference to the 4<sup>th</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)	Fixed Maturity (31st May, 2026)		
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		
- 2	= 25 <u>F</u> 2022 to 00 201 2022		
	Business Hours	Cut off Time	
Subscription/ Redemption Days and Timings	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

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

- 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: 19<sup>th</sup> November 2025 (updated with reference to the 4<sup>th</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	Monday to Friday 9:00 am to 5:00 pm	Cut off Time  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

0 E (E 1	Distribution Channel	Percentage (%)	
3- Front End	Direct Investment Through AMC	Up to 3%	
Load (FEL)	Digital Platform of AMC/ Third	Up to 1.5%	
	party		
4- Redemption	Type of Charge	Percentage (%)	
Charge	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.

- **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 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: 19<sup>th</sup> November 2025 (updated with reference to the 4<sup>th</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. 1,000,000/-, Rs. 1,000/- thereaft	ter	
Duration (Perpetual/ Fixed Maturity)	Fixed Maturity (30th Nov, 2026)		
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	Monday to Friday 9:00 am to 5:00 pm	Cut off Time  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

4 5 45 1	Distribution Channel	Percentage (%)
1- Front End Load (FEL)	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third	Up to 1.5%
	party	
2- Redemption	Type of Charge	Percentage (%)
Charge	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.

- **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 Khalis Bachat Plan

(An Open Ended Shariah Compliant Islamic Income Fund)

Managed by

## Pak Qatar Asset Management Company Limited

Risk Profile: Medium (Principal at Medium Risk)
Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024)
Issuance Date: 19<sup>th</sup> November 2025 (updated with reference to the 4<sup>th</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 retail investors who prefer yearly dividend under a stable Income category. Further we intend to offer complementary Takaful Benefits under this plan to retailers with the objective to invest in medium to long-term income instruments as well as short-tenor money market instruments to generate superior, long-term, risk adjusted returns in	
Authorized Investment Avenues	accordance with Shariah practices.  Shariah Compliant Government securities, Bank deposits, placements, debt securities, sukuks, COD, COM, COI with microfinance banks, Cash & near Cash instruments	
Launch Date of Plan	03-Oct-22	
Minimum Investment Amount	mum Investment Amount Rs. 1,000/-	
Duration (Perpetual/ Fixed Maturity)	31 May, 2026	
Performance Benchmark	The performance of the Scheme will be compared against the benchmark of 75% six (6) months PKISRV rates + 25% six (6) 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	•
	Business Hours	Cut off Time
Subscription/ Redemption Days and Timings	Monday to Friday 9:00 am to 5:30 pm	Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm
Types/ Classes of units	Class "A" Units and Class "B" Units	
Management Fee (% Per Annum)	) Up to 1.5% of NAV	

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

#### **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.

- **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 Income Plan

(An Open Ended Shariah Compliant Islamic Income Fund)

Managed by

### Pak Qatar Asset Management Company Limited

Risk Profile: Medium (Principal at Medium Risk) Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024) Issuance Date: 19<sup>th</sup> November 2025 (updated with reference to the 4<sup>th</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

	T		
	The objective is to focus on corporate and High Net Worth investors who		
	prefer long term wealth generation and capital gain with an objective to		
Investment Objective of Plan		ne instruments as well as short-tenor	
	money market instruments to genera	ate superior, long-term, risk-adjusted	
	returns in accordance with Shariah pr	actices.	
	Shariah Compliant Government secu	rities, Bank deposits, placements,	
<b>Authorized Investment Avenues</b>	debt securities, sukuks, COD, COM, C	COI with microfinance banks, Cash &	
	near Cash instruments		
Launch Date of Plan	03-Oct-22		
Minimum Investment Amount	Rs. 1,000/-		
Duration (Perpetual/ Fixed	Down street		
Maturity)	Perpetual		
•	The performance of the Scheme will be compared against the benchmark		
Performance Benchmark	of 75% six (6) months PKISRV rates + 25% six (6) 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		
	•		
	Business Hours	Cut off Time	
Subscription/ Redemption Days		Monday to Thursday 9:00 am to	
and Timings	Monday to Friday 9:00 am to 5:30	4:00 pm	
	pm	-	
		Friday 9:00 am to 4:00 pm	
Types/ Classes of units	Class "A" Units and Class "B" Units		
51 -			
Management Fee (% Per Annum)	Up to 1.50% of NAV		

4 5 45 14 1	Distribution Channel	Percentage (%)
1- Front End Load	Direct Investment Through AMC	Up to 3%
(FEL)	Digital Platform of AMC/ Third party	Up to 1.5%
2- Redemption	Type of Charge	Percentage (%)
Charge	Back-end load	Nil
Cimige	Contingent Load	Nil

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.

- 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 Monthly Income Plan

(An Open Ended Shariah Compliant Islamic Income Fund)

Managed by

### Pak Qatar Asset Management Company Limited

Risk Profile: Medium (Principal at Medium Risk) Duly vetted by Mufti Dr. Muhammad Zubair Usmani (SECP/IFD/SA/024) Issuance Date: 19<sup>th</sup> November, 2025 (updated with reference to the 4<sup>th</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 corporate and High Net Worth investors who prefer monthly dividend under a stable Income category with an objective to invest in medium to long-term income instruments as well as short-tenor money market instruments to generate superior, long-term, risk-adjusted returns in accordance with Shariah practices.		
Authorized Investment Avenues	Shariah Compliant Government secudebt securities, sukuks, COD, COM, Compar Cash instruments	rities, Bank deposits, placements, COI with microfinance banks, Cash &	
Launch Date of Plan	03-Oct-22		
Minimum Investment Amount	Rs. 500,000/-		
Duration (Perpetual/ Fixed Maturity)	31 May, 2026		
Performance Benchmark	The performance of the plan will be compared against the benchmark of 75% six (6) months PKISRV rates + 25% six (6) 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		
	Business Hours	Cut off Time	
Subscription/ Redemption Days and Timings	Monday to Friday 9:00 am to 5:30 pm	Monday to Thursday 9:00 am to 4:00 pm Friday 9:00 am to 4:00 pm	
Types/ Classes of units	Class "A" Units and Class "B" Units		
Management Fee (% Per Annum)			

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

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

- **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 Islamic Stock Fund

(An Open Ended Shariah Compliant Equity Fund)

Managed by

#### Pak Qatar Asset Management Company Limited

Risk Profile: High (Principal at High Risk)
Duly vetted by Mufti Muhammad Shakir Siddiqui (SECP/IFD/SA/035)
Issuance Date: 1st July 2025 (updated with reference to the 1st 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 CIS	To generate long term capital growth through actively managed portfolio in accordance with the Shariah Complaint Islamic Equity Category.		
Authorized Investment Avenues	Shariah Compliant Listed Equity Securities and Cash and/or near cash instruments		
Launch Date of CIS	22-Sep-2022		
Minimum Investment Amount/Subsequent Investment	Rs. 1,000/-, Rs.500/- thereafter		
Duration (Perpetual/ Fixed Maturity)	Perpetual		
Performance Benchmark IPO Period	KMI-30 Index 21-Sep-2022 to 22-Sep-2022		
II o i ciiou	21-5ep-2022 to 22-5ep-2022		
	Business Hours	Cut off Time	
Subscription/ Redemption Days and Timings	Monday to Friday 9:00 am to 5:30 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)	Up to 3% of NAV		

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

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

- **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 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

	m . 1 1		
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	Shariah Compliant listed equity securit	nt listed equity securities, Shariah compliant fixed	
Avenues	income/money market instruments, shariah compliant debt securities, GOP		
Avenues	Ijarah sukuk, Cash & near cash instruments		
Launch Date of Plan	18-Aug-23		
Minimum Investment			
Amount/Subsequent	Rs. 100,000,000/- Rs. 10,000,000/- ther	eafter	
Investment	,		
Duration (Perpetual/ Fixed	Fire Vision		
Maturity)	Five Years		
	Combination of performance benchmarks for Shariah Compliant Equity,		
D D	Shariah Compliant Fixed Income and Shariah Compliant Money Market CIS		
Performance Benchmark	on the basis of actual proportion held by the CIS.		
IPO Period	17-Aug-23		
	Business Hours	Cut off Time	
Subscription/ Redemption	N. 1 . T. 1 . 0.00 5.00	Monday to Thursday 9:00 am to	
Days and Timings	Monday to Friday 9:00 am to 5:00 pm	3:00 pm	
		Friday 9:00 am to 4:00 pm	
		1 11day 9.00 am to 4.00 pm	
Types/ Classes of units	Class "A" Units and Class "B" Units		
	Based on actual allocation in respective asset classes. For equity portion,		
Management Fee (% Per	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		
Annum)			
,	fee charged will be 1.25% of Net Assets.		
		••	

#### **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.

- **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

To generate short term competitive returns by investing primarily in floater		
debt and fixed income instruments along with low risk instruments in		
1 1 1	1	
income/money market instruments, shariah compliant debt securities,		
,	nstruments	
18-Aug-23		
Rs 100.000.000/- and 10.000.000/- the	ereafter	
no. 100,000,000, und 10,000,000, the	rearer	
Five Years		
TIVE TEUTS		
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		
17-Aug-23		
Business Hours	Cut off Time	
N 1 . F:1 0.00 . F00	Monday to Thursday 9:00 am to	
Monday to Friday 9:00 am to 5:00	3:00 pm	
pm	Friday 9:00 am to 4:00 pm	
	111day 5.00 dift to 1.00 pin	
Class "A" Units and Class "B" Units		
based on actual allocation in respec-	tive 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.		
	debt and fixed income instruments accordance with Shariah practices.  Shariah Compliant listed equity secur income/money market instruments, s GOP Ijarah sukuk, Cash & near cash in 18-Aug-23  Rs. 100,000,000/- and 10,000,000/- the Five Years  Combination of performance benchmarks Shariah Compliant Fixed Income and CIS on the basis of actual proportion in 17-Aug-23  Business Hours  Monday to Friday 9:00 am to 5:00 pm  Class "A" Units and Class "B" Units based on actual allocation in respect maximum fee charged will be 3% maximum fee charged will be 1.5% of 18 proportion in 15 pr	

	Distribution Channel	Percentage (%)
1- Front End Load	Direct Investment Through AMC	Up to 3%
(FEL)	Digital Platform of AMC/ Third party	Up to 1.5%
2- Redemption	Type of Charge	Percentage (%)
Charge	Back-end load	Nil
8	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.

- **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

		q (1:1:116: 1	
	to invest primarily in equities, with a flavor of high yield fixed		
Investment Objective of Plan		enor instruments to generate superior,	
	risk-adjusted returns in accordance wi	ith Shariah practices.	
	Shariah Compliant listed equity securi	ities, Shariah compliant fixed	
Authorized Investment Avenues	income/money market instruments, shariah compliant debt securities,		
	GOP Ijarah sukuk, Cash & near cash instruments		
Launch Date of Plan	24-Sep-24		
Minimum Investment	Po 100 000 000 / and Po 10 000 000 /	thoroafter	
Amount/Subsequent Investment	Rs. 100,000,000/-, and Rs. 10,000,000/	- thereafter	
Duration (Perpetual/ Fixed	Eivo Voors		
Maturity)	Five Years		
	Combination of performance benchmarks for Shariah Compliant Equity,		
Davida uura aa Baarahaa ada	Shariah Compliant Fixed Income and Shariah Compliant Money Market		
Performance Benchmark	CIS on the basis of actual proportion held by the CIS		
IPO Period	23-Sep-24		
	Business Hours	Cut off Time	
Subscription/ Redemption Days	M 1 . F:1 0.00 . F00	Monday to Thursday 9:00 am to	
and Timings	Monday to Friday 9:00 am to 5:00	3:00 pm	
	pm	Friday 9:00 am to 4:00 pm	
		111day 5.00 ani to 4.00 pin	
Types/ Classes of units	Class "A" Units and Class "B" Units		
, , , , , , , , , , , , , , , , , , ,	based on actual allocation in respective asset classes. For equity po		
	maximum fee charged will be 3% of Net Assets. For Income portion,		
Management Fee (% Per Annum)	maximum fee charged will be 1.5% of Net Assets. For money market portion,		
	maximum fee charged will be 1.25% of Net Assets. For money market portion,		
	maximum recentified will be 1.25% of rect 255cts		

	Distribution Channel	Percentage (%)	
1- Front End Load	Direct Investment Through AMC	Up to 3%	
(FEL)	Digital Platform of AMC/ Third party	Up to 1.5%	
			<u> </u>
2- Redemption	Type of Charge	Percentage (%)	
2- Redemption Charge	Type of Charge Back-end load	Percentage (%) Nil	
2- Redemption Charge	51	0 ( )	

#### **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.

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- c. Shariah Advisor: Mufti Muhammad Shakir Siddiqui, UAN 021-111-725 -728

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 Income Fund

Fund Name	Category	Current Level of Management Fee
Pak-Qatar Monthly Income Plan (PQMIP)	Shariah	Up to 1.5% of daily NAV
Pak-Qatar Income Plan (PQIP)	Compliant	Up to 1.5% of daily NAV
Pak-Qatar Khalis Bachat Plan (PQKBP)	Islamic Income Scheme	Up to 1.5% of daily NAV

	Front End Load		Redemption Charge	
Load Structure	Direct Investment through AMC	Digital platform of AMC/Third Party	Back End Load	Contingent Load
Pak-Qatar Monthly Income Plan (PQMIP)	Up to 3%	Up to 1.50%	Nil	Nil
Pak-Qatar Income Plan (PQIP)	Up to 3%	Up to 1.50%	Nil	Nil
Pak-Qatar Khalis Bachat Plan (PQKBP)	Up to 3%	Up to 1.50%	Nil	Nil

## Amendment to Annexure A of the offering document of Pak-Qatar Islamic Cash Fund

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

	Front End Load		Redemption Charge	
Load Structure	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

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

Fund Name	Category	Current Level of Management Fee	
Pak-Qatar Asset Allocation Plan I		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	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 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	

	Front End Load		Redemption Charge	
Load Structure	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%

## Amendment to Annexure B of the offering document of Pak-Qatar Islamic Stock Fund

Fund Name	Category	Current Level of Management Fee
Pak-Qatar Islamic Stock Fund	Shariah Compliant Stock Fund	Up to 3% of daily NAV

	Front End Load		Redemption Charge	
Load Structure	Direct Investment through AMC	Digital platform of AMC/Third Party	Back End Load	Contingent Load
Pak-Qatar Islamic Stock Fund	Up to 3%	Up to 1.50%	Nil	Nil