

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 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
2	Pak Qatar Cash Plan under Pak Qatar Islamic Cash Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
3	Pak Qatar Daily Dividend Plan under Pak Qatar Islamic Cash Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
4	Pak Qatar Khalis Bachat Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
5	Pak Qatar Income Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
6	Pak Qatar Monthly Income Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
7	Pak Qatar Islamic Stock Fund	1 st	1 st July, 2025	Mufti Muhammad Shakir Siddiqui
8	Pak Qatar Asset Allocation Plan I under Pak Qatar Islamic Asset Allocation Fund	3 rd	1 st July, 2025	Mufti Muhammad Shakir Siddiqui
9	Pak Qatar Asset Allocation Plan II under Pak Qatar Islamic Asset Allocation Fund	3 rd	1 st July, 2025	Mufti Muhammad Shakir Siddiqui
10	Pak Qatar Asset Allocation Plan III under Pak Qatar Islamic Asset Allocation Fund	3 rd	1 st 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: 19th November, 2025 (updated with reference to the 4th 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 (31 st 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	
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

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	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

- Asset Management Company:** Pak Qatar Asset Management Company Limited, Investor Services Department UAN: (021) 111-PQAMCL (772625)
- Trustee:** Central Depository Company of Pakistan Limited (CDC, House, 99-B, Block B, S.M.C.H.S. Main Shahr-e-Faisal, Karachi). UAN- (92-21) 111-111-500
- 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: 19th November 2025 (updated with reference to the 4th 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)	Distribution Channel	Percentage (%)
	Direct Investment Through AMC	Up to 3%
	Digital Platform of AMC/ Third party	Up to 1.5%
4- 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 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: 19th November 2025 (updated with reference to the 4th 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/- thereafter	
Duration (Perpetual/ Fixed Maturity)	Fixed Maturity (30 th 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	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

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	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 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: 19th November 2025 (updated with reference to the 4th 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 accordance with Shariah practices.	
Authorized Investment Avenues	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	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	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	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	

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	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 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: 19th November 2025 (updated with reference to the 4th 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 long term wealth generation and capital gain 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 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	Rs. 1,000/-	
Duration (Perpetual/ Fixed Maturity)	Perpetual	
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	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	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 1.50% of NAV	

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	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 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: 19th November, 2025 (updated with reference to the 4th 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 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	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	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	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 1.50% of NAV	

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	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 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	KMI-30 Index	
IPO Period	21-Sep-2022 to 22-Sep-2022	
Subscription/ Redemption Days and Timings	Business Hours	Cut off Time
	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	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	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 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

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

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

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%

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

Load Structure	Front End Load		Redemption Charge	
	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