

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 #	Effective Date	Shariah Advisor
1	Pak Qatar Khalis Bachat Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
2	Pak Qatar Income Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani
3	Pak Qatar Monthly Income Plan under Pak Qatar Islamic Income Fund	4 th	19th Nov, 2025	Mufti Dr. Muhammad Zubair Usmani

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
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Types/ Classes of units	Class "A" Units and Class "B" Units	
Management Fee (% Per Annum)	Up to 1.50% of NAV	

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	Back-end load	Nil
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- 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)

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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	
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	Back-end load	Nil
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P A R T “ 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 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