

**18<sup>th</sup> Supplement**

**to the Offering Document**

**of**

**UBL Fixed Return Fund III**

<b>Risk Profile</b>	<b>Risk of Principal Erosion</b>
Medium	Medium

**Effective Date: 14-07-2025**

**Key Fact Statement of**

UBL Fixed Return Fund-III (UFRF-III) / UBL Fixed return Plan-III (g)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 16-02-23(updated as of 01-07-23 with reference to latest applicable SOD)****1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

Investment objectives of Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs) ,Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	22-11-2023
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - March 22, 2027
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre-IPO: 22-11-2023 Subscription: 23-11-2023 till 21-03-2024
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: Mon - Thu: 3pm   Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Up to 1% p.a.

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

<b>1. Front End Load (FEL)</b>		
	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
	Digital Platform of AMC / Third party	Nil

2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption.

#### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of 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 Income Tax Ordinance 2001.

#### 4. KEY STAKEHOLDERS

- a. UBL Fund Managers Limited  
4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi  
Customer Care Unit at 0800-00026
- b. Trustee : Central Depository Company of Pakistan Limited  
Contact : (92-21) 111-111-500

Annexure I

#### **Key Fact Statement of**

UBL Fixed Return Fund-III (UFRF-III) / UBL Fixed return Plan-III (s)

**Type** : Open end

**Category** : Fixed Return Scheme

**Managed by UBL Fund Managers**

**Risk Profile** : Medium

**Issuance Date: 16-02-23(updated as of 01-07-23 with reference to latest applicable SOD)**

1. DISCLAIMER
Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

## 2. KEY ATTRIBUTES

Investment objectives of Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs) ,Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	October 23, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - February 21, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	Pre-IPO: October 23, 2024 IPO: October 24, 2024 Subscription: October 25, 2024 till February 21, 2025
Subscription/Redemption Days and Timing	Days & Cut off Timing During Subscription Period: Mon - Thu: 3pm   Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Up to 1% p.a.

## 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	Distribution Channel		Percentage
	Direct Investment through AMC		Nil
	Digital Platform of AMC / Third party		Nil
2. Redemption Charge	Type of Charge		Percentage
	Back end Load		Nil
	Contingent Load		Any percentage that commensurate with net loss incurred due to early redemption.

### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) of 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 Income Tax Ordinance 2001.

#### 4. KEY STAKEHOLDERS

- a. UBL Fund Managers Limited  
4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi  
Customer Care Unit at 0800-00026
- b. Trustee : Central Depository Company of Pakistan Limited  
Contact : (92-21) 111-111-500

**Key Fact Statement of**

UBL Fixed Return Fund-III (UFRF-III) / UBL Fixed return Plan-III (x)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 16-02-23(updated as of 01-07-23 with reference to latest applicable SOD)****1. DISCLAIMER**

Before you invest, you are encouraged to review the detailed features of the fund and its Investment Plans in the offering document and/or Monthly Fund Manager Report.

**2. KEY ATTRIBUTES**

Investment objectives of Investment Plan	To earn fixed return for unit holders who held their investment within Plan till maturity.
Authorized Investment avenues	Floater PIBs, PIBs (Fixed), GOP Ijarah sukuk, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs) ,Certificate of Musharaka (COM) & Money Market Placement
Launch date of Investment Plan	February 14, 2025
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - April 17, 2028
Performance Benchmark	PKRV rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
IPO/Subscription Period	IPO: February 14, 2025 Subscription: February 17, 2025 till April 17, 2025
Subscription/Redemption Days and Timing	<u>Days &amp; Cut off Timing</u> During Subscription Period: Mon - Thu: 3pm   Fri: 4pm During Life of Plan: Every Dealing Day – 12pm
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment
Management Fee (% Per Annum)	Up to 1% p.a.

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

<b>1. Front End Load (FEL)</b>		
	Distribution Channel	Percentage
	Direct Investment through AMC	Nil
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2. Redemption Charge		
	Type of Charge	Percentage
	Back end Load	Nil
	Contingent Load	Any percentage that commensurate with net loss incurred due to early redemption.

#### **Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of 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 Income Tax Ordinance 2001.

#### 4. KEY STAKEHOLDERS

- a. UBL Fund Managers Limited  
4th floor, STSM Building, Beaumont Road, Civil Lines, Karachi  
Customer Care Unit at 0800-00026
- b. Trustee : Central Depository Company of Pakistan Limited  
Contact : (92-21) 111-111-500

### **18<sup>th</sup> Supplementary Offering Document of UBL Fixed Return Fund III**

Managed by UBL Fund Managers Limited (UBL Funds) an Asset Management Company Registered with the Securities & Exchange Commission of Pakistan (SECP) and regulated under the Non-Banking Finance Companies (NBFC) Rules 2003 and NBFC & NE Regulations 2008.

The UBL Fixed Return Fund-III (the Fund/the Scheme/the Trust/the Unit Trust/UFRF) has been established through a Trust Deed (the Deed) dated 27-10-2022 under the Sindh Trust Act, 2020 entered into and between UBL Fund Managers Limited, the Management Company, Central Depository Company Limited, the Trustee and is authorized under the Non-Banking Finance Companies and Notified Entities Regulations, 2008 ("Regulations").

#### **Objective of the Supplementary Offering Document**

The Management Fee of UFRF-III has been revised through this 18<sup>th</sup> Supplemental Offering Document with reference to the **S.R.O.600(I)** /2025 dated 10<sup>th</sup> April 2025 of SECP.

- 1. The Annexure B Current Fee Structure "Management Fee" of the UFRF-III has been amended for all active and approved plans and read as follows;**

Up to 1% p.a.