

**21<sup>st</sup> Supplement**  
**to the Offering Document**  
**of**  
**UBL Fixed Return Fund II**

**Risk Profile : Medium**  
**Risk of Principal Erosion : Medium**

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

**Key Fact Statement of**

UBL Fixed Return Fund-II (UFRF-II) / UBL Fixed return Plan-II (m)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 13-02-23 (updated as of 01-07-25 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	May 31, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - July 30, 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: May 31, 2024 Subscription: June 03, 2024 till August 1, 2024
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**

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-II (UFRF-II) / UBL Fixed return Plan-II (u)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 13-02-23 (updated as of 01-07-25 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	November 14, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - January 13, 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: November 14, 2024 Subscription: November 15, 2024 till January 13, 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**

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

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Customer Care Unit at 0800-00026
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Contact : (92-21) 111-111-500

**Key Fact Statement of**

UBL Fixed Return Fund-II (UFRF-II) / UBL Fixed return Plan-II (v)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 13-02-23 (updated as of 01-07-25 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	December 9, 2024
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - February 7, 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: December 9, 2024 Subscription: December 10, 2024 till February 7, 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**

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-II (UFRF-II) / UBL Fixed return Plan-II (y)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 13-02-23 (updated as of 01-07-25 with reference to latest applicable SOD)****1. DISCLAIMER**

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**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	18-03-2025
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - May 16, 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: 18-03-2025 Subscription: 19-03-2025
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**

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)**

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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-II (UFRF-II) / UBL Fixed return Plan-II (z)

**Type** : Open end**Category** : Fixed Return Scheme**Managed by UBL Fund Managers****Risk Profile** : Medium**Issuance Date: 13-02-23 (updated as of 01-07-25 with reference to latest applicable SOD)****1. DISCLAIMER**

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**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	April 03, 2025
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Fixed Maturity - June 02, 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: April 03, 2025 Subscription Period: April 04, 2025 till June 02, 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**

1. Front End Load (FEL)		
	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)**

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#### **Applicable Taxes**

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#### 4. KEY STAKEHOLDERS

- a. UBL Fund Managers Limited  
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Customer Care Unit at 0800-00026
- b. Trustee : Central Depository Company of Pakistan Limited  
Contact : (92-21) 111-111-500

## **21<sup>st</sup> Supplementary Offering Document of UBL Fixed Return Fund II**

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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-II (the Fund/the Scheme/the Trust/the Unit Trust/UFRF) has been established through a Trust Deed (the Deed) 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-II has been revised through this 21<sup>st</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-II has been amended for all active and approved plans and read as follows;**

Up to 1% p.a.