

# **22<sup>nd</sup> Supplement to the Offering Document of Al-Ameen Islamic Cash Fund (AICF)**

**Risk Profile (Money Market Fund): Low  
Risk of Principal Erosion: Principal at Low Risk**

**Effective Date: 14.07.2025**

**Key Fact Statement of**  
**Al Ameen Islamic Cash Fund (AICF)**

**Type :** Open end

**Category :** Shariah Compliant Money Market Scheme

**Managed by UBL Fund Managers**

**Risk Profile :** Low

**Issuance Date: 17-09-12 (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 CIS	The investment objective of AICF is to provide high liquidity and competitive returns while seeking maximum possible preservation of capital by investing in low risk and liquid Shariah Compliant instruments
Authorized Investment avenues	Deposits in Licensed Islamic Banks/Islamic banking windows of Commercial Banks,, Cash Equivalent securities, Certificates of Musharaka (CoM), Certificates of Deposit (CoD), Certificate of Islamic Investments (COII) with banks and DFIs., Islamic money market instrument, placement or securitys including but not limited to to Certificate of Deposit (CoD), Certificate of Musharaka (CoM), Certificate of Islamic Investment (COII) etc. with NBFCs and Modarabas, Secured, unsecured, listed, unlisted and privately placed Shariah compliant money market securities issued by Federal Government, Provincial Government, Local Government, Government Agencies, Autonomous Bodies, public sector entities and private sector entities, Any other Shariah compliant investment which may be authorized by the Fund's Shariah Advisors and the Commission, Commercial Papers/Short Term Sukuk1
Launch date of CIS	17-Sep-2012
Minimum Investment Amount	Rs. 500 - initial & subsequent
Duration	Perpetual
Performance Benchmark	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/Subscription Period	Initial Offering Period from 17th September 2012 to 18th September 2012 (both days inclusive)
Dealing Days	<u>Days &amp; Cut off Timing</u> Mon - Thu: 3pm   Fri: 4pm <u>Same Day Redemption</u> 9:30 am
Types/ classes of units	Class A: Purchase Unit Class B: Bonus Unit Class C: Dividend Reinvestment

Management Fee (% Per Annum)	Up to 1.25% p.a.
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### 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		Nil

### 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
- c. Shariah Advisors  
  
Mufti Muhammad Najeeb Khan  
Email : mnajeebkhan@hotmail.com  
  
Mufti Hassaan Kaleem  
Email : hassaan.kaleem@gmail.com

## **22<sup>nd</sup> Supplemental to the Offering Document of Al-Ameen Islamic Cash Fund (AICF)**

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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.

Al-Ameen Islamic Cash Fund (AICF), formerly UBL Islamic Cash Fund, is established in Karachi, Pakistan as an Open end Scheme by a Trust Deed, dated 29-05-2012 under the Trusts Act, 1882 between UBL Fund Managers Limited, as the Management Company and Central Depository Company of Pakistan Limited (CDC), as the Trustee and authorized under the Non-Banking Finance Companies and Notified Entities Regulations, 2008.

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

The Management Fee of AICF and AICP-I has been revised through this 22<sup>nd</sup> Supplemental Offering Document with reference to the S.R.O.600(I) /2025 dated 10th April 2025 of SECP.

**1.The Annexure B Current Fee Structure “Management Fee” of the AICF and AICP-I has been amended and read as follows;**

Up to 1.25% p.a.