

**Key Fact Statement of**  
**UBL Liquidity Fund (ULF)**  
**Type : Open end**  
**Category : Money Market Scheme**  
**Managed by UBL Fund Managers**  
**Risk Profile : Low**  
**Issuance Date: August 22, 2025**

|   |
|---|
| <b>1. DISCLAIMER</b>  |
| 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. |

|                          |
|--------------------------|
| <b>2. KEY ATTRIBUTES</b> |
|--------------------------|

|   |  |
|---|--|
| Investment objectives of CIS            | Investment Objective of UBL Liquidity Fund is to provide competitive returns from a portfolio of low risk investments while maintaining high liquidity.          |
| Authorized Investment avenues           | PIBs, GOP, T Bills, Term Deposit Receipts, Cash In Bank Accounts, Certificate of Deposits (CODs) ,Certificate of Musharaka (COM) & Money Market Placement        |
| Launch date of CIS                      | September 05, 2025   |
| Minimum Investment Amount               | Rs. 500 - initial & subsequent   |
| Duration                                | Perpetual  |
| Performance Benchmark                   | 90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA rated schedule Banks as selected by MUFAP |
| IPO/Subscription Period                 | Pre IPO : September 05, 2025<br>IPO Period: September 08, 2025 to September 11, 2025   |
| Subscription/Redemption Days and Timing | Dealing Day and<br>Cutoff: Mon - Thu: 3pm   Fri: 4pm<br><br>(Same Day Redemption):<br>9:30 AM on any Business Day from Monday to Friday                          |
| Types/ classes of units                 | Class "A": Purchase Units<br>Class B: Bonus Units<br>Class C: Dividend Re investment   |
| Management Fee (% Per Annum)            | Up to 1.25% p.a  |

|  |
|--|
| <b>3. BRIEF INFORMATION ON THE PRODUCT CHARGES</b> |
|--|

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

|                      |                 |            |
|----------------------|-----------------|------------|
| b. 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  
CDC House, 99-B, Block B, S.M.C.H.S., Main Shahra-e-Faisal, Karachi  
Contact : (92-21) 111-111-500