UBL Fixed Return Plan-II (ab)

Mehangai ka Zamana, Savings se Bachana

Fund Objective

UBL Fixed Return Plan-II(ab) is an Allocation Plan under "UBL Fixed Return Fund-II" with an objective to earn fixed return for unit holders who held their investment within Plan till maturity.

General Information

Management Company	UBL Fund Managers Limited
Fund Category	Fixed Return Scheme
Plan Type	Open End (Limited Subscription)
Duration	6 Months
Minimum Investment	Rs. 500
Benchmark	PKRV/PIB rates on the last date of IOP of the plan with maturity period corresponding to the maturity of plan
Front-End Sales Load (%)	N/A
Back-End Sales Load (%)	N/A
Contingent Load (% p.a.)	Contingent load shall commensurate with net loss incurred due to early redemption during subscription period & life of plan
Management Fee	Up to 1% p.a.
Dealing Days	Monday to Friday
Cut Off Times	During Subscription Period: Mon - Thur: 3pm | Fri: 4pm During Life of Plan: Every Dealing Day – 12pm.
Offering Period	IPO: June 25, 2025 | Maturity: February 20, 2026 Subscription Period: June 26, 2025 till August 22, 2025
Pricing Mechanism	Forward

10.50%

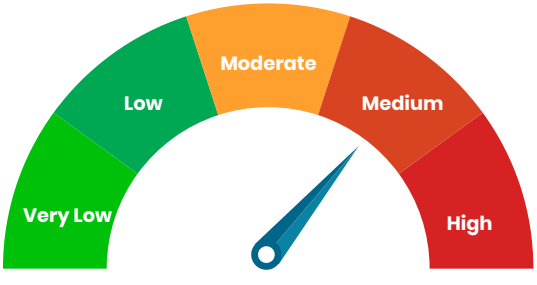
Rated AM1 by 'VIS' Exhibiting "Excellent Management Characteristics"

Key Benefits

- Competitive Returns
- Fixed return upon maturity
- High Credit Quality Instruments

Note: 1. Option of roll over available in forms for Plans of same duration. T&Cs/fixed rate may vary. If no instruction of roll over selected OR no same duration plan offered at maturity, client's Bank account will be credited.
2. Subscription Period may be extended or closed earlier by management as per market conditions
3. Amount recieved under Pre-IPO and IPO is under lock in period with the dates of lock in period to be mentioned.

Risk Profile / Principal Erosion Risk



Authorized Investable Avenues*	Minimum	Maximum	Minimum Rating	Maximum Maturity
Floater PIBs	0%	100%	N/A	Maturity up to 36 Months
PIBs (Fixed), GOP Ijarah sukuk	0%	100%	N/A	Maturity up to 36 Months
T Bills	0%	100%	N/A	Maturity up to 12 Months
Term Deposit Receipts	0%	100%	AA	Maturity up to 36 Months
Cash In Bank Accounts	0%	100%	AA	N/A
Certificates of Deposits (CODs), Certificates of Musharaka (COM)	0%	100%	AA	Maturity up to 36 Months
Money Market Placements	0%	100%	AA	Maturity up to 36 Months

Weighted average time to maturity of 90% of net assets of each plan shall not exceed maturity of the respective plan and this condition shall not apply to securities issued by Federal Government.

Other Information

Trustee	:	Central Depository Company Pakistan Limited
Auditor	:	BDO Ebrahim & Co. Chartered Accountants
Regulator	:	Securities & Exchange Commission of Pakistan (SECP)
Investment Committee Members	:	Asif Ali Qureshi, CFA | Syed Suleman Akhtar, CFA | Mubeen Ashraf | Syed Sheeraz Ali | Muhammad Waseem, CFA | Ghufran Ahmed

Note: This Term-sheet is developed to reflect basic features of the Plan and is not intended to be used as a substitute to Plan's Offering Document & Supplementary Offering Document. For details on the product including risk factors and disclaimers, kindly refer to the Constitutive Documents of the Fund as available on UBL Funds website (www.ublfunds.com.pk).

1. In case of any complaint, you may contact your Investment Advisor or call Customer Services at 0800-00026 (toll free) from anywhere in Pakistan or email us at customercare@ublfunds.com; or visit https://www.ublfunds.com.pk/get-in-touch/feedback-complaints/
2. In case your complaint has not been properly redressed by us, you may also lodge your complaint with SECP on SECP Service Desk at https://sdms.secp.gov.pk/

Warning and Disclaimer:

All Investments in Mutual Funds are subject to market risks. The NAV of Units may go down or up based on the market conditions and there are no guaranteed returns.. The investors are advised in their own interest to carefully read the contents of the Consolidated Offering Document, in particular the Investment Policies mentioned in Clause 2.2.62, Risk Factors mentioned in clause 2.8, Taxation Policies mentioned in Clause 7 and Warnings & Disclaimers in Clause 9 in Consolidated Offering Document before making any investment decision. Use of name and logo of UBL Bank Ltd as given above does not mean that it is responsible for the liabilities/obligations of UBL Fund Managers or any investment scheme managed by it.