

# Key Fact Statement HBL Cash Fund

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**HBL**

ASSET MANAGEMENT LTD.  
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Fund Name	HBL Cash Fund
Type	Open End
Category	Money Market Scheme
Risk Profile	Low

**Disclaimer:**

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

**Key Attributes**

Investment Objective of CIS/Investment Plan	The investment objective of the Fund is to provide competitive returns to its investors through active investments in low-risk portfolio of short duration, while maintaining high liquidity. The Fund aims to maximize returns through efficient utilization of investment and liquidity management tools.
Authorized Investment Avenue(s)	Government Securities, Placements with Banks & DFIs, Commercial Papers, and Sukuk. For further details regarding exposure limits and rating requirements, please refer to clause 2.1.1 of the Offering Document.
Launch Date of CIS/Investment Plan	13 <sup>th</sup> December 2010
Minimum Investment Amount	PKR 1,000
Duration (Perpetual/Fixed Maturity; in case of fixed maturity, date of maturity must also be disclosed)	Perpetual
Performance Benchmark (For conventional fixed return schemes, disclose the promised return. For Shariah-compliant fix return CIS, expected return shall be disclosed)	90% three (3) months PKRV rates + 10% three (3) months average of the highest rates on savings account of three (3) AA-rated scheduled Banks as selected by MUFAP.
IPO/Subscription Period	N/A
Subscription/Redemption Days and Timings	Monday–Friday, 9:00 AM–4:00 PM
Types/Classes of Units	Growth
Management Fee (% per Annum)	Up to 1.25%

**Brief Information of the Product Charges**

Front End Load (FEL)	Distribution Channel	
Up to 1.00%	Direct Investment Through AMC	Up to 1.00%
	Digital Platform of AMC/Third Party	Up to 1.00%
Redemption Charge	Type of Charge	N/A
	Back End Load	NIL
	Contingent Load	N/A

**Total Expense Ratio (TER)**

Investors are advised to consult the Fund Manager Report (FMR) of the 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.

**Key Stakeholders**

a. HBL Asset Management Limited   b. CDC Trustee