

Key Fact Statement

HBL Islamic Money Market Fund

HBL

ASSET MANAGEMENT LTD.

ايسیٹ مینجمنٹ لمیٹڈ

Fund Name	HBL Islamic Money Market Fund
Type	Open End
Category	Shariah-Compliant 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 objective of the HBL Islamic Money Market Fund is to seek high liquidity, competitive returns, and maximum possible preservation of capital for investors by investing in low-risk Shariah-compliant securities.
Authorized Investment Avenue(s)	Placement with Shariah-compliant Government Securities, GOP Ijarah, Short Term Sukuk, Placements with Banks & DFIs. For further details regarding exposure limits and rating requirements, please refer to clause 3.2.4 of the Offering document.
Launch Date of CIS/Investment plan	10 th May 2011
Minimum Investment Amount	PKR, 1000
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 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	N/A
Subscription/Redemption Days and Timing	Monday–Thursday, 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 c. Al-Hilal Shariah Advisors