

|              |                       |
|--------------|-----------------------|
| Fund Name    | HBL Money Market 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 objective of the HBL Money Market Fund is to seek high liquidity, competitive returns, for investors by investing in low-risk securities of shorter duration and maturity.                                  |
| Authorized Investment Avenue(s)   | Placement with Government Securities, Banks & DFIs, Commercial Papers, and Sukuk. For further details regarding exposure limits and rating requirements, please refer to clause 4.2.2 of the Offering document. |
| Launch Date of CIS/Investment plan  | 14 <sup>th</sup> July 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 PKISRV rates + 10% three (3) months average of the highest rates on savings accounts of three (3) AA-rated scheduled 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