Fourth Supplement to the Offering Document of HBL Islamic Fixed Term Fund (HBL IFTF)

A WAKALATUL ISTITHMAR BASED
OPEN-END SHARIAH COMPLIANT FIXED TERM SCHEME

Risk Category: Low to Moderate (Coinciding with each plan's Tenure)
Risk of Principal Erosion: Low to Moderate Risk

Category of CIS	Risk Profile	Risk of Principal Erosion
HBL Islamic Fixed Term Fund Plan I	Moderate	Principal at moderate risk
HBL Islamic Fixed Term Fund Plan II	(Plan-II Up to 12 months) Moderate	Principal at Low risk
HBL Islamic Fixed Term Fund Plan III & IV	(Plan-III & IV Up to 6 months) Low	Principal at Low risk
HBL Islamic Fixed Term Fund Plan V & VI	(Plan-V & VI Up to 3 months) Low	Principal at Low risk
HBL Islamic Fixed Term Fund Plan VII & X	(Plan-VII & X Up to 3 months) Low	Principal at Low risk
HBL Islamic Fixed Term Fund Plan 11 & 16	(Plan-11 & 16 Up to 12 months) Very Low to Moderate	Principal at Very Low to Moderate risk

MANAGED BY

HBL ASSET MANAGEMENT LIMITED

SOD Reference/Number	Effective Date of SOD	Brief Detail of Objective of SOD	Approval date of SECP	Only Required in Case of Launch/Re-Launch of the Plans		
				Launch date (In case of Plan)	Maturity date (In case of Plan)	Current status i.e. Launched/Approved/Re-opening/Matured (in case of Plan)
First	24-Dec-24	Miscellaneous Changes	09-Jan-25	28-Mar-24	HBL Islamic Fixed Term Fund Plan (I) matured on 28-Mar-25	(Plan Matured) Maturity AUM: 1.89 M
Second	22-Aug-25	Miscellaneous Changes	25-Sep-25	11-Dec-25	HBL Islamic Fixed Term Fund Plan (II) To be matured on 13-Mar-26 HBL Islamic Fixed Term Fund Plan (V) matured on 29-Jan-26 HBL Islamic Fixed Term Fund Plan (VI) matured on 11-Feb-26	Maturity AUM IFTF Plan-II 2.19 IFTF Plan-IV 11.15 IFTF Plan-V 5.60 IFTF Plan-VI 3.72
Extension on 2nd SOD	03-Jan-26	Miscellaneous Changes	02-Jan-26	11-Dec-25	HBL Islamic Fixed Term Fund Plan (IV) To be matured on 02-Jun-26 HBL Islamic Fixed Term Fund Plan (III) To be matured on 12-May-26	IFTF Plan-IV 11.15 IFTF Plan-III 10.13
Third	06-March-26	Miscellaneous Changes	5-March-26	02-Apr-26	HBL Islamic Fixed Term Fund Plan (VII) To be matured on 13-Mar-26 HBL Islamic Fixed Term Fund Plan (VIII) matured on 29-Jan-26 HBL Islamic Fixed Term Fund Plan (IX) will be launched HBL Islamic Fixed Term Fund Plan (X) will be launched	IFTF Plan-VII 11.16 IFTF Plan-VIII 15.13

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 11

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	**-**
1-DISCLAMER:	

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.

2-KEY ATTRIBUTES:		
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date	
Authorized Investment Avenues	GOP Ijarah Sukuk, bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.	
Launch date of CIS/Investment plan	To be Launched	
Minimum investment amount	Rs.1000/-	
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	To be decided	
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the investment plan with maturity period corresponding to the maturity of investment.	
IPO/Subscription period	To be decided	
Subscription/Redemption Days and Timing	9 AM to 4 PM	
Types /Classes of Units	Growth	
Management Fee (% per Annum)	Upto 1.00%	
3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 12

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	**-**

1-DISCLAMER:

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.

2-KEY ATTRIBUTES:	
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date
Authorized Investment Avenue/s	GOP Ijarah Sukuk, bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.
Launch date of CIS/Investment plan	To be launched
Minimum investment amount	Rs. 1000/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	To be decided
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the investment plan with maturity period corresponding to the maturity of the Investment Plan.
IPO/Subscription period	To be decided
Subscription/Redemption Days and Timing	9 AM to 4 PM
Types /Classes of Units	Growth
Management Fee (% per Annum)	Upto 1.00%

3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 13

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	
1-DISCLAMER:	

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.

2-KEY ATTRIBUTES:	
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date
Authorized Investment Avenue/s	GOP Ijarah Sukuk, bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.
Launch date of CIS/Investment plan	To be launched
Minimum investment amount	Rs 1000/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	To be decided
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the Investment Plan with maturity period corresponding to the maturity of the Investment Plan.
IPO/Subscription period	To be decided
Subscription/Redemption Days and Timing	9 AM to 4 PM
Types /Classes of Units	Growth
Management Fee (% per Annum)	Upto 1.00%

3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 14

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	
1-DISCLAMER:	

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.

2-KEY ATTRIBUTES:	
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date
Authorized Investment Avenue/s	GOP Ijarah Sukuk, bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.
Launch date of CIS/Investment plan	To be launched
Minimum investment amount	Rs. 1,000/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	The Plan will have a maturity date of three (3) months from the date of closure of IPO.
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the investment plan with maturity period corresponding to the maturity of Investment plan.
IPO/Subscription period	To be decided
Subscription/Redemption Days and Timing	9 AM to 4 PM
Types /Classes of Units	Growth
Management Fee (% per Annum)	Upto 1.00%

3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 15

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	-

1-DISCLAMER:

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.

2-KEY ATTRIBUTES:		
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date	
Authorized Investment Avenue/s	GOP Ijarah Sukuk (90 days below), bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.	
Launch date of CIS/Investment plan	To be launched	
Minimum investment amount	Rs. 1000/-	
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	To be decided	
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the investment plan with maturity period corresponding to the maturity of the Investment Plan.	
IPO/Subscription period	To be decided	
Subscription/Redemption Days and Timing	9 AM to 4 PM	
Types /Classes of Units	Growth	
Management Fee (% per Annum)	Upto 1.00%	
3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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

Key fact statement of

HBL Islamic Fixed Term Fund – Plan 16

Managed by HBL Asset Management Limited

Type	**Open End**
Category	**Shariah Compliant Fixed Term Scheme**
Risk Profile	**Low to Moderate**
Issuance Date	**-**

1-DISCLAMER:

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.

2-KEY ATTRIBUTES:	
Investment objective of CIS/Investment plan	The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date
Authorized Investment Avenue/s	GOP Ijarah Sukuk, bank deposits, placements including TDR with Islamic Banks or Islamic window of Conventional Bank Shariah Compliant, Certificate of Deposit (COD), Certificate of Musharaka (COM), Shariah Compliant GOP issued securities, Islamic financial institutions & DFI's.
Launch date of CIS/Investment plan	To be launched
Minimum investment amount	Rs. 1000/-
Duration (Fixed Maturity: in case of fixed maturity, date of maturity must also be disclosed)	To be decided
Performance benchmark (for conventional fixed return schemes, disclose the promised return, for Shariah compliant fix return.	PKISRV rates on the last date of IPO of the investment plan with maturity period corresponding to the maturity of the Investment Plan.
IPO/Subscription period	To be decided
Subscription/Redemption Days and Timing	9 AM to 4 PM
Types /Classes of Units	Growth
Management Fee (% per Annum)	Upto 1.00%

3-BRIEF INFORMATION OF THE PRODUCT CHARGES		
1-FRONT END LOAD (FEL)	Distribution channel	Percentage
	Direct investment through AMC	NA
	Digital Platform of AMC /third party	NA
2-REDEMPTION CHARGE	Type of Charge	Percentage
	Back End Load	NA
	Contingent Load	If investment is not held till maturity, a contingent load, commensurate to the loss incurred, will be applied based on holding period and redemption proceeds net of this will be paid out to the unit holder.

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:

d. HBL Asset Management Limited
e. CDC Trustee
f. Al-Hilal Shariah Advisors

1. Effective from July 1st 2025, the following text in Clause 2.8 "Management fee" of the offering document of HBL Islamic Fixed Term Fund is amended and read as follows:

- Management fee shall be up to 1.00% for Fixed Rate/Return scheme as per regulation 60 of Securities Exchange commission of Pakistan.

Management Fee (Fixed Rate/Return scheme)	UP to 1.00%

Fourth Supplement to the OfferingDocument
of HBL Islamic Fixed Term Fund
(HBL IFTF)
Issued on June xx, 2026

Managed by HBL Asset Management Limited, a company incorporated under Companies Ordinance 1984and licensed under Non-Banking Finance Companies (Establishment and Regulation) Rules 2003.

HBL Islamic Fixed Term Fund, an Open-End Scheme (the Fund/the Scheme/the Trust/the Unit Trust/HBL IFTF) was constituted as an Open End Fund vide a registered Trust Deed dated 25th October, 2023 entered into and between HBL Asset Management Limited ("the Management Company") and the Central Depository Company of Pakistan Limited ("the Trustee").

Objective of the Supplementary Offering Document
HBL Asset Management intends to seek approval for launch of Six (6) Fixed Term Investment Plans offered under this scheme in line with the Offering Document of HBL Islamic Fixed Term Fund (HBL IFTF).

Effective from , 2026 following amendments have been made in the offering document of HBL Islamic Fixed Term Fund and now read as:

1. Following clause shall be further added in Clause 1.6 "Initial Offer and Initial Period" of the Offering Document of HBL Islamic Fixed Term Fund:

HBL Islamic Fixed Term Fund (Plan 11 to Plan 16)
(to be treated for each Plan separately)

This Plan will have a maturity date as per management discretion capped up to twelve (12) months from the date of closure of IPO. The Management Company shall announce the Initial Maturity of Plan at the time of launch of each plan. Initial Offer of each plan is made during the Pre- IPO & IPO Period which will be <Days> Business Day and begins at the start of the banking hours on <Date> and shall end at the close of the banking hours on <Date>. During Pre- IPO & IPO Period, the Units shall be issued at the Initial Price of Rs. 100 per Unit to the unit-holders.

2. Following text shall be further added in Clause 2.2 "Investment Objective of Investment Plans" of the Offering Document of HBL Islamic Fixed Term Fund:

HBL Islamic Fixed Term Fund (Plan-11 to Plan-16): The objective of the Plan is to make investments in such a manner that the original amount of investment is protected whilst having the potential to yield positive return to the investors at maturity date.

3. Following text shall be further added in Clause 2.3 "Investment Policy of Investment Plans" of the Offering Document of HBL Islamic Fixed Term Fund:

Investment Policy of HBL Islamic Fixed Term Fund (Plan-11 to Plan-16)

Each Investment Plan of HBL Islamic Fixed Term Fund in line with its investment objectives, will invest primarily in shariah compliant government securities, cash in bank accounts, money market placements, certificate of deposits and TDR with scheduled Islamic banks or Islamic window of Conventional Bank, as per their respective Authorized Investment Table of Investment Plans mentioned below, and as approved by SECP. The Investment Plans under this Fund shall be subject to such exposure limits as are specified in the Rules, the Regulations and directives issued by SECP from time to time.

Authorized Investment Table of HBL Islamic Fixed Term Fund (Plan-11 to Plan-16)

S.No.	**Description**	**Entity Rating**	**Maximum Exposure**	**Minimum Exposure**	**Time To Maturity**
1	Cash in bank account (excluding TDRs) with Islamic Banks or Islamic windows of Conventional Banks, GoP Ijarah Sukuk not exceeding 90 days maturity.	AA (Except for Government Securities)	100%	0%	Upto the maturity of the Plan
2	Shariah compliant bank deposits and placements including TDR with scheduled Islamic banks or Islamic window of Conventional Bank Shariah Compliant Certificate of Deposit (COD) Certificate of Musharaka (COM) and other approved Placements, with Islamic banks or Islamic windows of conventional banks, islamic financial institutions & DFI's.	AA	100%	0%	
3	Shariah compliant GOP issued securities	N/A	100%	0%	
Rating of any bank and DFI with which funds are placed should not be lower than AA (Double A) from a rating agency					

registered with the Commission. Investments shall be made as per the authorized investment limits given above and may be made according to the following mode of Shariah Transaction such as; principles of Bai'-Mu'ajjal, Bai'- Mussawwama, Bai'-Salam, Istisna'a, Mudaraba, Murabaha and Musharakah or any other structure as approved by the Shariah Advisor from time to time. The Fund, in light of its investment objective and investment policy, shall exclusively invest in Shariah Compliant investments transacted, traded or listed in Pakistan. Any investment made outside Pakistan shall be subject to prior approval of the State Bank of Pakistan and SECP.

Benchmark of HBL Islamic Fixed Term Fund (Plan-11 to Plan-16)

Plan Name	Benchmark
HBL Islamic Fixed Term Fund (Plan-11 to Plan-16)	PKISRV rates on the last date of IPO of the Investment Plan with maturity period corresponding to the maturity of Investment Plan.

4. Following new clause shall be further inserted after Clause 2.8 and re-numbered in continuation accordingly;

Basic Features of HBL Islamic Fixed Term Fund (Plan-11 to Plan-16)
(to be treated for each Plan separately)

- Term/ Duration of the Investment Plan: Up to 1 Year from commencement of life of Plan
- Subscription Period: Pre-IPO: ______________
  IPO: ______________
- Contingent Load (Deferred Sales Load): Shall commensurate with net loss incurred due to early redemption.
- Management Fee: Up to 1.00 % p.a. on net assets

5. A new 3.12.1 (i) shall be further inserted in clause 3.12.1 “Shariah Compliant Bank Accounts” of the Investment Plans mentioned in the Offering Document of HBL Islamic Fixed Term Fund is amended and read as follows:

(a) The Trustee, at the request of the Management Company, shall open shariah compliant Bank Account(s) titled;

CDC Trustee HBL Islamic Fixed Term Fund Plan 11,
CDC Trustee HBL Islamic Fixed Term Fund Plan 12,
CDC Trustee HBL Islamic Fixed Term Fund Plan 13,
CDC Trustee HBL Islamic Fixed Term Fund Plan 14,
CDC Trustee HBL Islamic Fixed Term Fund Plan 15,
CDC Trustee HBL Islamic Fixed Term Fund Plan 16,

for the Unit Trust at designated Bank(s) inside or outside Pakistan, subject to the relevant laws, TrustDeed, Rules and Regulations, for collection, investment, redemption or any other use of the Trust’s Funds.

6. **Following text shall be further inserted in the Clause 4.4.4 (b) under "Purchase of Units" of the Offering Document of HBL Islamic Fixed Term Fund is amended and read as follows:**

For HBL Islamic Fixed Term Fund (Plan 11 to Plan 16):
(to be treated for each Plan separately)

- Demand draft or Pay order in favor of **CDC Trustee HBL Islamic Fixed Term Fund (Plan 11 to Plan 16)**
- Online transfer to Bank Account(s) of **CDC Trustee HBL Islamic Fixed Term Fund (Plan 11 to Plan 16)**
- Cheque (account payee only marked in favor of **CDC Trustee HBL Islamic Fixed Term Fund (Plan 11 to Plan 16)**