Alfalah Investments

CONVERSION FORM "D-1"

Note: Please ensure that your application form/cheque is completely filled and signed before handing it over to our representative

1. Fill the form in block letters and in legible handwriting to avoid errors in application processing. If any alteration is made, a countersign is mandatory. 2) Fill the form yourself or get it filled in your presence, do not sign and/or submit blank forms. 3) No transaction will be processed with blank details. 4) Please refer to Back side of page for the name, sales load details and Account Payee Title. Instrument should be crossed 'Account Payee Only'. 5) If payment instrument is returned, the unpaid application will be rejected. 6) Sales load (charges) and all taxes will be applicable on investment as per the constitutive documents of the Fund. 7) Units will be allocated after deduction of applicable load (charges) and all taxes. 8) Application will be processed as per cut-off timings of the Fund.

Date:

1) Principal Applicant's Details (Mandatory)

Title of Account			
Investor Registration Number		CNIC/NICOP/Passport No.	

2) Conversion Details (Mandatory)

Convert (Redeem) From the Fund (Unit Type)	Amount in Rupees	No. of Units	Convert (Invest) To The Fund
(a)		All or ________	

Sales Load Charged % Convert (Invest) Fund		Sales Load Waived % Convert (Invest) Fund		Investor's Signature	

Certificates Issued	☐ No ☐ Yes, Certificate No. ________ is/are attached with this Form

3) Declaration and Signature(s)

1. I/ we confirm that I/We have carefully read, understand and agree to abide by all the rules, regulations, relevant Trust Deed (including Supplemental(s)), Offering Documents (including Supplemental (s)), guidelines (on this form) that conversion of units will be made in accordance with the terms and conditions mentioned in the constitutive documents of the above mentioned funds along with details of Sales Load to be deducted (if any) including taxes.
2. I/We also confirm having the knowledge of applicable load percentages.
3. I/ We understand that all investments in mutual funds are subjected to market risk and the price of the Fund's units may go down resulting in loss of principal amount.
4. I/ We understand that the conversion price of the units of Funds will be differ due to Sales Load and/or Back end Load (if any) and is higher than NAV price of the Units of Funds.
5. I/ We understand that in case of Funds operating under forward pricing mechanism, the price of units applicable for Investment/Conversion/Redemption will not be known at the time of Investment / Conversion/Redemption.
6. I/We understand that conversion of unit's transaction may be subject of Capital Gain Tax (CGT) in accordance with the requirement of Income Tax Ordinance, 2001 applicable in Pakistan and the Directives issued by Federal Board of Revenue from time to time.
7. I/We confirm that Alfalah Investments facilitator/ distributor has explained the features and risk of the product and I/we have understood these features and risks in which I/we have agreed to invest.
8. I/We agree that I/we shall assume sole responsibility for determining the merits or suitability of any and all advice and /or recommendations of Alfalah Investments before relying on the same to enter into any transaction. I/We will not hold Alfalah Investments responsible for any loss which may occur as a result of my/our decision.
9. I/ we understand that this CIS Risk Categorization will help me/us assess my/our risk appetite. I am/ we are aware that my/our financial needs may change over time depending on my/our personal and situation objectives. I/ we shall be solely responsible for all of my/our current and future investment transactions.
10. I/ we confirm that I am/ we are investing in Fund and the risk level of this fund is mentioned in section 5, 8 and 9. I/ we confirm that I/ we will not hold Alfalah Investments responsible for any loss which may occur as a result of my decision. I/ we further agree that Alfalah Investments facilitator/ distributor has advised us to select a specific fund category as per my/ our risk profile. However, I/ we reserve the discretion to invest in any other fund category.
11. I/We acknowledge that I/We have read the Key Fact Statement at the time of investment, and I/We have read and understood the terms and conditions to the best of my/our knowledge and have retained a copy of the same.

4) Fund as per Category (Annexure)

I/ we confirm that I am/ we are investing in Fund and the risk level of this fund is mentioned in Annexure A, which contains the List of Funds and their corresponding Risk Profiles, to assist me/us in selecting funds that align with my/our risk scoring criteria

Institutional Investor	Individual Investor	Attestation of Branch Manager and Witnesses shall be required only in case of Investor with unstable signature or thumb impression	
Company Stamp	Principal Applicant's Signature / Left Hand Thumb Impression	Attestation of Branch Manager	Witnesses (Adult Male Persons only) Name:________ CNIC:________ Signature:________ Name:________ CNIC:________ Signature:________

Authorized Signature / Joint Holder(s)	Signature(s)
(a) Name:	
(b) Name:	
(c) Name:	
(d) Name:	

5) Investment Facilitator / Distributor Details (For Office Use Only)

Distributor / Facilitator Name		Code		Distributor's Stamp with date and time
Branch Name		City		

Date and Time Stamping	Form received by	Name and Signature
	Date, Form and attachments verified by	Name and Signature
	Data input by	Name and Signature

Risk Profiling Questionnaire Form

Risk Profiling Questionnaire (To be filled separately by each Joint Holder) رسک پروفائلنگ کا سوالنامہ

	Score اسکور	1	2	3	4	Select Score انتخاب اسکور
01	Age عمر	60 above 60 سال سے زائد	46-60 46-60 سال	30-45 30-45 سال	30 below 30سال سے کم	1 2 3 4
02	What is your investment horizon? آپ کی سرمایہ کاری کا دورانیہ کیا ہے ؟	Up to 6 months 6 ماہ تک	Up to 1 year 1سال تک	1-3 years 1 سے 3 سال	More than 3 years 3 سال سے زائد	1 2 3 4
03	Define your investment knowledge? سرمایہ کاری سے متعلق اپنی معلومات کے بارے میں بتایئے ؟	None بالکل نہیں	Fresh/Basic تازہ / بنیادی	Well-versed مہارت حاصل ہے	Expert ماہر	1 2 3 4
04	What is your risk appetite? سرمایہ کاری کے حوالے سے آپ کا خطرے کا میلان کیا ہے ؟	Lower بہت کم	Low کم	Moderate معتدل	High زیادہ	1 2 3 4
05	How will you define your investment experience by asset classes? You may select multiple options* اثاثوں کی درجہ بندی کے ذریعے آپ سرمایہ کاری سے متعلق اپنے تجربے کو کیسے بیان کریں گے ؟ آپ ایک سے زائد آپشنز کا انتخاب کرسکتے ہیں*	Bank Deposits بینک ڈپازٹس	Money Markets/ National Savings مَنی مارکیٹس / نیشنل سیونگز	Fixed Income/ Debt فکسڈ انکم / قرضہ	Equity/Forex/ Commodity ایکوئٹی / فاریکس / کموڈیٹی	1 2 3 4
06	Investment Objective سرمایہ کاری کا مقصد	Liquidity Management لیکیویڈیٹی کی انتظام کاری	Regular Income مستقل آمدنی	Medium Term Capital Appreciation درمیانی مدتی کیپیٹل میں اضافہ	Long Term Wealth Accumulation طویل مدت کے لیے سرمایہ جمع کرنا	1 2 3 4
	*High Score Applicable * انتہائی اسکور قابل اطلاق			Total Score کُل اسکور		

Option	Score اسکور	Risk Tolerance خطرے کی برداشت	Fund Risk Category فنڈ رسک کیٹیگری
A	1 – 6	Very Low بہت کم	Money Market Funds with no exposure in Corporate Commercial Papers
B	7 – 10	Low کم	Money Market Funds with Investment in Corporate Commercial Papers, Capital Protected Fund (Non-Equity), Income Funds with deposit/ placement in AA or above rated banks/ DFIs and Investment in Government Securities or Government backed Sukuks. Weighted average duration of portfolio of securities shall not exceed six (6) Months.
C	11 – 15	Moderate درمیانہ روی	Income Funds with investment in A and above related banks, AA rated corporate debt instruments, MTS and spread transactions. Weighted average duration of portfolio of securities shall not exceed two (2) years.
D	16 - 20	Medium درمیانہ	CPPI Strategy Based Funds, Income Funds (where Investment is made in fixed rate instruments or below A rated Banks or Corporate Sukuks or Bonds, Spread Transactions, Asset Allocation and Balanced Funds (with Equity Exposure up to 50% mandate).
E	More than 20 20 سے زائد	High زیادہ	Equity Funds, Asset Allocation (with 0 – 100% Equity exposure mandate) and Balanced Funds (with 30% - 70% Equity exposure mandate), Commodity Funds, Index Trakker Funds and Sector Specific Equity related Funds.

Your option/solution based on your score is   A B C D E
آپ کا انتخاب / حل آپ کے اسکور پر مبنی ہے

☐ I/We would like to invest in line with the recommendation outlined above.
میں / ہم مذکورہ بالا تجویز کے مطابق سرمایہ کاری کرنا چاہوں گا / چاہیں گے ۔

☐ I/We do not agree with recommendation outlined above and want to invest according to my/our own decision and investing my Fund in ____________________

میں / ہم مذکورہ بالا تجویز سے متفق نہیں ہوں / ہیں اور اپنے فیصلے کے مطابق سرما یہ کاری کرنا چاہتا ہوں / چاہتے ہیں اور ____________________
میں سرمایہ کاری کررہا ہوں / کررہے ہیں ۔

Customer Declaration

I hereby declare that I have read, understood and completed this entire profiling questionnaire on my own. I understand that this questionnaire only helps me assess my risk appetite based on the information provided by me and I have the sole right to choose the investment as I deem fit which may not fit my risk profile. I am aware that my financial needs may change over time depending on my personal and situation objectives and I shall be solely responsible for all my current and future investment, conversion and transfer transactions if these are not in accordance with my above-mentioned risk profiling results. I also understand that this questionnaire does not constitute, in any manner, advice given by the Company. I will not hold the Company liable or responsible for these transactions in any manner.

صارف کا اقرار

میں اقرار کرتا ہوں کہ میں نے بذاتِ خود اس پروفائلنگ سوالنامے کو پڑھا ، سمجھا اور مکمل کیا ہے ۔ میں سمجھتا ہوں کہ یہ سوالنامہ میری جانب سے فراہم کردہ معلومات کی بنیاد پر صرف میرے خطرے کے میلان کا جائزہ لینے میں مدد کرے گا اور مجھے اس بات کا مکمل حق حاصل ہے کہ میں اس سرمایہ کاری کا انتخاب کروں جسے میں موزوں سمجھتا ہوں اور وہ میرے رسک پروفائل کے لیے موزوں نہ ہو۔ میں اس بات سے واقف ہوں کہ میری مالی ضروریات وقت گزرنے کے ساتھ ساتھ تبدیل ہوسکتی ہیں جن کا انحصار میری ذات اور صورتِ حال کے مقاصد پر ہے ۔ ٹرانزیکشنز میرے درج بالا رسک پروفائلنگ نتائج کے مطابق نہ ہونے کی صورت میں موجودہ اورمستقبل میں ہونے والی سرمایہ کاری، کنورژن (تبادلے) اور ٹرانسفر ٹرانزیکشنز کا میں خود ذمہ دار ہوں اور یہ کہ میں کمپنی کو ان ٹرانزیکشنز کے لیے کسی بھی طرح ذمہ دار نہیں سمجھوں گا ۔ یہ بھی سمجھتا ہوں کہ یہ سوالنامہ کسی بھی طرح کمپنی کی جانب سے دیئے جانے والے مشورے کا جواز نہیں بنتا