

ARIF HABIB INVESTMENT MANAGEMENT LIMITED
INVESTMENT APPLICATION FORM (Individuals and Institutions)
(FORM - AHI 02)



No :AHI - 02/H

Information about the Principal Account Holder
(FULL NAME IN BLOCK LETTERS)

Date _____

Name: Mr./Ms. Mrs./M/s.		CNIC No.													
		Registration Number (if any)													
DETAILS OF INVESTMENT (Cash can only be deposited at the authorised bank branches)															
Payment shall be made through "Account Payee only" cheque, Pay Order or Demand Draft in favour of "CDC - Trustees AHIM Funds"															
Rs.		Pak Rupees (in words)													
Mode of Payment <input type="checkbox"/> Cash <input type="checkbox"/> Pay Order <input type="checkbox"/> Demand Draft <input type="checkbox"/>		P.O. No.	Cheque No.		Drawn on				Branch						
Pay in Slip No.		Deposited in													
Investment includes Rs.		(Rupees (in words))													
on account of Insurance premium (applicable to PSM/PIF/Balanced Savings Plan and Pension Builder only).															
Investment Plan				Amount (Rs.)				Investment Plan				Amount (Rs.)			
Pakistan Stock Market Fund - PSM								Arif Habib Monthly Income Plan *							
Pakistan Income Fund - PIF								Balanced Portfolio							
Pakistan Capital Market Fund - PCM								Smart Portfolio							
PSM Savings Plan*								Pension Builder*							
PIF Savings Plan*								Smart Trader *							
Balanced Savings Plan*															
Pakistan International Element Islamic Fund - PIEIF								PIEIF Specialised Investment Account							
Type of Units		<input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D						<input type="checkbox"/> PIEIF Target Saver Account							
								<input type="checkbox"/> PIEIF Haj Saver Account							
								<input type="checkbox"/> PIEIF Monthly Drawing Account							
I/We hereby acknowledge having read and understood the relevant Trust Deeds, Offering Documents and Supplementary Offering Documents that govern this transaction and further acknowledge having understood the risks involved.															
I/We further acknowledge having understood that (a) because the prices of Mutual Funds investing in stocks are determined after close of the market, the unit prices applicable for such investment will not be known at the time of investing, and (b) the Repurchase value of units on any one day will be less than the amount invested on that day due to the Front-end load, as explained more fully on the reverse hereof.															
Signature of the Applicant (with Rubber Stamp in case of Institutional Client)															
FOR OFFICIAL USE ONLY															
FACILITATOR INFORMATION												Signature of Facilitator			
Facilitator Name				Facilitator Code				Remarks/Instructions from Facilitator							
DISTRIBUTOR INFORMATION															
Distributor Name						Distributor Code		Transaction No.		Transaction Date					
Name of the Authorised person at Distribution Centre										Authorised Signature					
FOR REGISTRAR USE ONLY															
Investment Form Received on				Data and Attachments Verified by				Data Input by							
Remarks															

* Please fill up Form No. AHI 02a for Specific Instructions

** Minimum Eligible Investment Rs. 10 Million. In the event the amount invested falls below the threshold, the units shall automatically be converted to Type 'A' Units.

Registrars's Copy

Guidelines for filling-out Investment Application Form -AHI-02

This Form is common for both Individual and Institutional Clients and is designed to make investments in all Arif Habib products. The monthly contributions in Arif Habib Saving Plans and Pension Builder can be made through a specially designed deposit slip (available with all distributors).

Information about the Principal Account Holder

- i) This section is for the Account Holder's personal information.

Details of the Investment

- ii) If the Investment amount includes the amount of insurance premium, this detail is required to be filled in the assigned space.
- iii) While the investment may be made with one instrument, full details of the breakup of the investment in different schemes are required to be filled in the assigned space.
- iv) The investment Facilitator or any employee of Arif Habib Investments is not authorised to receive any payment.

Investment Plans

- v) The investment plan needs to be identified along with the amount invested in that particular plan.

Other Instructions

- vi) In case the Account Holder is illiterate and cannot sign then he/she is required to submit either a clear copy of CNIC with photo or one recent-passport size photograph authenticated by his/her banker. The form would also need to be signed by two witnesses, copies of whose C.N.I.C's are to be submitted. The witnesses' signatures will denote that they are also bearing witness to the fact that the Account Holder has understood the ramifications of investing through an Open-end Mutual Fund and that the decision of this specific investment is entirely the Account Holder's.
- vii) The Applicant should either mark all empty spaces in the Form 'void' or cross (X) them out.
- viii) If an acknowledgment is not received within 10 working days of the investment, the Applicant should contact Arif Habib Investments.
- xi) In case of an Application form being filled in by the guardian, on behalf of minor(s), the name(s) of the minor(s) as well as of the guardian should be written clearly on the Form and the guardian's signature should be recorded.

Special Information:

In order to take the stock market volatility into account, the prices of Mutual Funds investing in stocks are determined after close of the market. Therefore, the NAV-based unit prices applicable for investment plans having any element of investment in the stock market will be unknown at the time of investing.

The units of the Mutual Funds are sold with an accompanying sales charge, also called the "front-end load", which includes an element of distribution costs as well as an element of transaction costs. The portion covering distribution costs allows the Fund to pay various costs including commissions to the facilitator dealer or registered representative selling the Fund. On the other hand, the estimated transaction costs are reimbursed to the Fund for covering the brokerage and custodial costs incurred by it for purchasing securities from the market as a result of the cash inflow from the issuance of new units of the Fund. Thus the units issued to the investor are for the amount of investment made by the investor less the amount relating to the "front-end load". Consequently, the Repurchase value of such units will, to that extent, be less than the amount originally invested.