



## BRIEF INVESTORS' GUIDE

# Attention Investors!

All clients (existing and potential) are strongly encouraged to read and fully understand this Investor Guide, which serves to provide an outline of the account opening and investment process with us.

In case of queries or complaints regarding this Investor Guide, please contact our Customer Services Helpline at 0800-00026 (toll free from anywhere in Pakistan).

- ❑ Please fill out all form(s) in Blue Ink;
- ❑ Please fill the form(s) in block letters and in legible handwriting. If any alteration is made, a countersign is mandatory on each alteration/change made;
- ❑ Please fill the Account Opening Form (AOF) and other form(s) yourself, or have it completed in your presence.
- ❑ Please ensure that the AOF has been completed including the Know Your Customer (KYC) Section, and that necessary documents have been provided;
- ❑ Please ensure that the 'Risk Profiling Assessment' has been completed to help us better understand your investment needs.
- ❑ Please do NOT sign or submit any blank form(s);
- ❑ Your information can be shared with any third party(ies) for due diligence, Mobile CNIC pairing verification and for improvement in customer services;
- ❑ Investment in CIS(s)/Plan(s)/VPS(s) are not bank deposit, not guaranteed and not issued by any person. Shareholder of UBL Funds are not responsible for any loss to investors resulting from the operations of any CIS(s)/Plan(s)/VPS(s) launched by UBL Funds unless otherwise mentioned;
- ❑ Please ensure that payments are made in the form of a crossed Cheque, Demand Draft, Pay Order, or Online account transfers in favor of the "CDC Trustee UBL Funds" or "CDC Trustee Al Ameen Funds" or "CDC Trustee <Fund Name>" and the banking instruments should be crossed 'Account Payee Only' (please see AOF or Offering Document for details);
- ❑ Cash will NOT be accepted, kindly do NOT give Cash, Cash Cheques or Cheques in the name of any employee / any other person;
- ❑ Please ensure that you are dealing with the Company personnel, ask for Job Identification Card of the relevant personnel;
- ❑ You are responsible for carefully reading and understanding the terms and conditions and/or general instructions and guideline, as well as the risks mentioned in the AOF and the Offering Document of the relevant Scheme / Fund / Plan, prior to making any investment;
- ❑ The individual unit holders under cooling off right have the option to claim first time investment in a CIS(s)/Plan(s)/VPS(s) through a written request at the applicable NAV on the date of application within three business days of the said investment.
- ❑ Use of name and logo of UBL Bank Ltd. as given above does not mean that it is responsible for liabilities/obligations of UBL Fund Managers or any investment scheme managed by it.