Account Opening Booklet - For Individuals

Save Today For A Better Tomorrow

Account Number: 
Applicant Name: 

NBP FUNDS DOES NOT ACCEPT CASH, PLEASE PAY ONLY THROUGH THE PAYMENT MODES MENTIONED ON PAGE 1.

DISTRIBUTOR / FACILITATOR INFORMATION (For Office Use Only)

<table>
<thead>
<tr>
<th>Approached by</th>
<th>Meeting ID</th>
<th>Distributor/ Facilitator/Referal Name/ Code</th>
<th>Transaction Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>NBP Funds Sales Staff</td>
<td>Self</td>
<td>CNIC #</td>
<td></td>
</tr>
<tr>
<td>NBP Referred Name</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Branch Name</td>
<td>Branch Manager Name</td>
<td>Branch Manager CNIC #</td>
<td></td>
</tr>
</tbody>
</table>

FOR REGISTRAR USE ONLY

Form received on (Date & Time) 
Date and attachments verified by 
Data Input by 
Transaction No.

For More Information:

NBP FUND MANAGEMENT LIMITED

INVEST to 9995
info@nbpfunds.com
0800-20002
/nbpfunds
www.nbpfunds.com
Guidelines for completing this Form

1. This booklet is only for individual investors.
2. Please fill the forms in BLOCK LETTERS and in legible handwriting to avoid errors.
3. Please fill the forms by yourself or get them filled in your presence.
4. Please do not sign and submit blank forms.
5. All blank fields in the form must be marked as “N/A” (Not Applicable).
6. If any alteration is made, a counter sign is mandatory.
7. Principal account holder / all joint A/C holders / authorized signatories must sign in the spaces on all pages.
8. In case the investor cannot sign the form or has shaky signature, then he/she will be required to submit clear copy of CNIC with one recent passport size photograph duly authenticated by his/her banker or Gazette Officer and his/her thumb impression will also be required on the form.
9. In case of incomplete details and signature(s) on the form, the form will not be accepted.
10. In case of any query or clarification in filling or understanding the form, please contact us on 0800-20002.
11. As per SECP regulations and/or company policy, in case validation is required, you will receive a call from NBP Funds on the date of your transaction. In case you do not respond to our call(s), your transaction may be rejected.
12. Prior to making investment, Investors should read and understand the Trust Deeds, Offering Documents, Supplemental Offering Documents and Fund Manager Reports. All of these documents are available on our website www.nbpfunds.com.

Details Of Investments And Payments

1. Cash shall not be accepted.
2. Payment in the form of cheque / PO / Draft should be made in favor of “CDBC-Trustee”-Name of respective fund” and crossed “Payee Account Only”.
3. If the cheque is dishonored the application will be rejected.
4. The account statement will be sent to the principal account holder. If account Statement is not received within a week, the investor should immediately contact NBP Fund Management Limited (Helpline: 0800-20002).
5. If third party bank account is used for investment purposes, valid copy of CNIC and declaration form of third party is mandatory.

Required Documents
Please attach the following documents with your Account Opening Booklet

Individual
- Copy of CNIC/Passport/NICOP/POC/ARC
- Business/Employment Proof
- Source of Income
- KYC form & Risk Profile
- Fatca Form and Crs Form

Minor Accounts
- Copy of CNIC/Passport/NICOP/POC/ARC of the guardian of the minor
- Guardianship Certificate - if guardian is other than father or husband in case of minor wife
- Photocopy of Form-B or Birth Certificate issued by NADRA (as applicable)
- Fatca Form and Crs Form

Note: Additional documents may be required from time to time for regulatory compliance.

Details of Accidental Death Coverage (for terms & conditions please see page 8)

<table>
<thead>
<tr>
<th>Cause</th>
<th>Minimum Investment</th>
<th>Sum Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>Rs. 1 Lac ( Vikas)</td>
<td>Rs. 10 Lacs or the investment value whichever is lower</td>
</tr>
</tbody>
</table>

Disclaimer: 1) We accept that my/our investments is subject to market risks and a target return / dividend range or capital protection cannot be guaranteed. We clearly understand, agree, acknowledge and accept that my/our investment is subject to market price fluctuations and other risks inherent in all such investments. The risks emanate from various factors which include, but are not limited to, market risks, government regulation risks, credit risks, liquidity risks, settlement risks, redemption risks, Share non-compliance risks, dividend distribution taxation risks, and changes in risks associated with trading volumes, liquidity and settlement systems in equity and debt markets. Past performance is not necessarily indicative of future results. The use of the name and logo of National Bank of Pakistan does not mean that it is responsible for the liabilities of the Obligations of the Company (NBP Fund Management Limited) or any investment scheme managed by it. Investment in mutual funds are not bank deposits and are neither issued by, insured by, obligated or, nor otherwise supported by, SESC, any Government Agency. Trustee (except to the extent specifically stated in the constitutive documents or any of the shareholders of NBP Fund Management Limited or any of the Pre-IPO Investors or any other bank or financial institution. Returns offered by Funds / Plans can be positive and / or negative and may increase or decrease subject to capital market conditions and risk profile of the selected Fund / Plan. Hence, the value of investment may go below the invested amount.

For further details, please refer to the detailed risk disclosures and disclaimers contained in the Offering Documents, Supplemental Offering Documents and the latest Fund Manager Report available on our website or by calling or writing to us.

Signature - Principal Applicant

Signature - Joint Applicant 1

Signature - Joint Applicant 2

Signature - Joint Applicant 3
Please read and sign all pages of the form.

In case of mailing address mismatch from CNIC kindly provide "Mailing Address Declaration". No postal delivery possible if incorrect address.

**(Include Heads of State or of Government, Senior Politicians, Senior Government/Judicial/Military Officials of Grade 21 or above, Senior Executive of State owned corporations, important political party officials, Senior management / member of board of an International Organization etc.)

Purpose and intended nature of business relationship:

- ✔️ Investment & Savings
- ❌ Both Physical and/or Online

Possible modes of transactions / Delivery Channels:

- Up to Rs. 50,000
- Up to Rs. 50,000 to 1 Lac
- Up to Rs. 1 Lac to 2 Lacs
- Up to Rs. 2 Lacs to 3 Lacs
- More than Rs. 3 Lacs

Include Heath Takaful Plan:

- ❌ Yes
- ✔️ No

Select One:

- ✔️ Health Takaful Plan**
- ❌ Regular Account

**Health Takaful is mandatory under Health Takaful Plan and attaching health takaful form is mandatory.

NBP FUNDS DOES NOT ACCEPT CASH, PLEASE PAY ONLY THROUGH THE PAYMENT MODES MENTIONED ON PAGE 1.

Name of Applicant: As per CNIC:

* If title of account mismatch with CNIC, the name appearing on the CNIC will be considered for title of account

Father's/Husband Name of Applicant: As per CNIC:

Mother's Name of Applicant:

Date of Birth:

Place of Birth:

Gender: Male Female

**In case of mailing address mismatch from CNIC kindly provide "Mailing Address Declaration".

Nearest Landmark:

City: ( ) Country: ( )

Marital Status:

Education:

Residential Status:

Occupation/Profession:

Job Title/Nature of Business:

Income:

Salary Home Remittance Stocks/Investments Inheritance Agriculture Income Other (specify)

Source of Income:

Hearing Impairment Speech or Language Disability Bed Ridden Person of Insane Mind Others (specify)

State of Health/Physical Disability: (If any)

No Health Takaful Plan is available for Minor Account. **Health Takaful is mandatory under Health Takaful Plan.

Regular Financial Commitments: (If any)

Include Health Takaful Plan:

- ❌ Yes
- ✔️ No

Approximate Annual Income Rs: ( )

Holder of any Government Office, (MNA/MPA/Local bodies) Yes No

Are you a family member or a close associate of any Public Figure / Politically Exposed Person*? Yes No

*Note: Includes Heads of State or of Government, Senior Politicians, Senior Government / Judicial / Military Officials of Grade 21 or above, Senior Executive of State owned corporations, important political party officials, Senior management / member of board of an International Organization etc.

Possible modes of transactions / Delivery Channels:

- ✔️ Both Physical and/or Online
- ❌ Investment & Savings

Expected monthly investment amount:

- Up to Rs. 50,000
- Up to Rs. 50,000 to 1 Lac
- Up to Rs. 1 Lac to 2 Lacs
- Up to Rs. 2 Lacs to 3 Lacs
- More than Rs. 3 Lacs

Expected no. of investment transactions (monthly):

Signature-Principal Applicant

Signature-Joint Applicant 1

Signature-Joint Applicant 2

Signature-Joint Applicant 3

...
GUARDIAN INFORMATION (in case of minor applicant)

Name of Guardian (for minor applicant): ____________________________

Guardian CNIC No.: ____________________________

Relation with Minor: ____________________________

INFORMATION ABOUT JOINT ACCOUNT HOLDERS (IF ANY)

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship with A/c Holder:</th>
<th>CNIC No.</th>
<th>Address</th>
<th>Share %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name</th>
<th>Relationship with A/c Holder:</th>
<th>CNIC No.</th>
<th>Address</th>
<th>Share %</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

INFORMATION ABOUT NEXT OF KIN: (The ‘Next of Kin’ shall only be Blood Relative i.e. Spouse, Father, Mother, Brother, Sister, Son or Daughter)

<table>
<thead>
<tr>
<th>Name</th>
<th>Mobile Number:</th>
<th>CNIC No.</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

GUARDIAN INFORMATION:

<table>
<thead>
<tr>
<th>Name</th>
<th>Father/Husband's Name:</th>
<th>Relation with A/c Holder:</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTE: In case of information mismatch - investor will not be able to avail associated services.

INSTRUCTIONS FOR DELIVERY OF ACCOUNT STATEMENTS/TRANSACTION NOTIFICATIONS

<table>
<thead>
<tr>
<th>Email Notification*</th>
<th>Email &amp; Post Notification* (Minimum Investment value of Rs. 100,000 statement by Post)</th>
<th>Hold Post</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* If valid email address is not provided, the account statement will be sent through post.

Note: Valid email and mobile number are mandatory to hold post. If ‘Hold Post’ is selected, Statement of Account shall be sent once in a year to the registered address as per the applicable regulations.

HOW DID YOU HEAR ABOUT US?

<table>
<thead>
<tr>
<th>NBP Funds Employee</th>
<th>NBP Funds Investor</th>
<th>Social Media</th>
<th>Newspaper/TV:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature-Principal Applicant  ____________________________

Signature-Joint Applicant 1 ____________________________

Signature-Joint Applicant 2 ____________________________

Signature-Joint Applicant 3 ____________________________

Ref: 2044, Date: 14 April 2022

NBP Funds Account Number: ____________________________

Date of Issue: ____________________________

Note: Missing or illegible information may result in delayed processing of your application.
**FUND NAMES AND DETAILS**

<table>
<thead>
<tr>
<th>S. No</th>
<th>Risk Profile Category</th>
<th>Fund Names and Details</th>
<th>Stock Market Exposure</th>
<th>Risk Of Principal Erosion</th>
<th>Sales Load*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Very Low</td>
<td>NBP Money Market Fund (NMMF)</td>
<td>No</td>
<td>Principal at low risk</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Government Securities Liquid Fund (NGSLF)</td>
<td>No</td>
<td>Principal at low risk</td>
<td>1%</td>
</tr>
<tr>
<td>2</td>
<td>Low</td>
<td>NBP Islamic Daily Dividend Fund (NIDDF)</td>
<td>No</td>
<td>Principal at moderate risk</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Money Market Fund (NIMMF)</td>
<td>No</td>
<td>Principal at moderate risk</td>
<td>1%</td>
</tr>
<tr>
<td>3</td>
<td>Moderate</td>
<td>NBP Islamic Savings Fund (NBP-ISF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Ribai Free Savings Fund (NRFSF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Savings Fund (NBP-SF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Mahana Amdani Fund (NMAF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td>4</td>
<td>Medium</td>
<td>NBP Islamic Mahana Amdani Fund (NIMAF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Government Securities Savings Fund (NGSSF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Income Fund (NBP-IIF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Income Opportunity Fund (NIOF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Financial Sector Income Fund (NFSIF)</td>
<td>No</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td>5</td>
<td>High</td>
<td>NBP Balanced Fund (NBF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Sarmaya Izafa Fund (NISIF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Sarmaya Izafa Fund (NSIF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Regular Income Fund (NIRIF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Stock Fund (NSF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Stock Fund (NISF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Islamic Energy Fund (NIEF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td>NBP Financial Sector Fund (NFSF)</td>
<td>Yes</td>
<td>Principal at high risk</td>
<td>3%</td>
</tr>
</tbody>
</table>

* Utmost sales load excluding taxes and takaful - For details please refer to the Offering Documents and/or Supplementary Offering Documents of the fund.

INVESTMENT DETAILS

**INVESTMENT DETAILS**

Declaration: We have carefully read and understood the Self-Assessment Risk Profiling Questionnaire / Guidelines to ensure suitability of the mutual fund/collective investment scheme/plans. However, My/Our risk profiling may not be consistent with My/Our overall investment objectives and needs which I/We have determined in my/our sole and independent discretion and at my/our sole risk, liability and discretion and despite the contrary advice that may have been given to me/us by NBP Fund Management Limited and/or its Staff / Representative / Distributor. Therefore, I/We may decide to choose to invest in funds/plans which are not consistent with My/Our risk profiling, and are more consistent with My/Our own and independent investment objectives and needs.

I/We would like to make the initial investment(s) as follows:

<table>
<thead>
<tr>
<th>Name of Fund (Rs.)</th>
<th>Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(in words)</td>
</tr>
</tbody>
</table>

No NBP Funds staff / Representative or distributor is authorized to give investment advice, and the ultimate responsibility of the investment decision lies with the investor.

I/We would also like to make regular investment as follows:

<table>
<thead>
<tr>
<th>Name of Fund (Rs.)</th>
<th>Investment Interval (Rs.)</th>
<th>Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>(in words)</td>
</tr>
</tbody>
</table>

**PAYMENT DETAILS:**

<table>
<thead>
<tr>
<th>Name of Fund (Rs.)</th>
<th>Amount (Rs.)</th>
<th>Mode Of Payment</th>
<th>Instrument Number</th>
<th>Bank &amp; Branch</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(in words)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature-Principal Applicant

Signature-Joint Applicant 1

Signature-Joint Applicant 2

Signature-Joint Applicant 3

Ref #: 2041, Date: 14 April 2022
COOLING OFF RIGHTS:

The unit holders have the right to obtain a refund of their first time investment (Cooling off) in a particular open end mutual fund; This right is available to individual unit holder only; The cooling off period shall comprise of three business days commencing from the date of issuance of initial application form or latest state cut off date to the unit holder; The cooling off right shall be exercised by the unit holder upon written request (referred to the concerned clause of refund) to the NBP Funds with proof of purchase (if any) to avoid possible refund of any unit sold by the unit holder pursuant to the exercise of a cooling off right should be an amount equal to NAV per unit applicable on the date; The cooling off right is exercised which is payable within six business days from the receipt of written request; NBP Funds shall refund the front end load (Sales Load) paid by the unit holder where applicable.

I / We hereby further declare that:

1. I / We have carefully read, understood and filled the Self-Assessment Risk Profiling Questionnaire / Guidelines to ensure suitability of the mutual fund / collective investment scheme/plans selected by me/us.

2. My / Our risk profiling may not be consistent with My / Our overall investment objectives and needs which I / We have determined in my / our own and independent investment objectives and needs.

3. I / We understand that no representative of NBP Funds can guarantee of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

4. I / We have read and understood the Trust Deeds, Offering Documents and/or Supplementary Offering Documents of the respective Fund and especially the clauses that relate to the risks involved, together with the guidelines at the back of the Trust Deeds/Offering Documents, which may be contrary to the contents of this form and/or the Trust Deeds, Offering Documents and/or Supplementary Offering Documents of the respective Fund and especially the guidelines at the back of the Trust Deeds/Offering Documents.

5. I / We authorize the fund(s) I / We chose to invest may carry risks whereby the fund(s) / plan(s) which are not consistent with My / Our risk profiling, and are more suitable for My / Our financial or personal circumstances.

6. I / We primarily invest in units of Mutual Fund/ CIS for the purpose of consistent with My / Our own and independent investment objectives and needs which I / We have determined in my / our own and independent investment objectives and needs, that may have been given to me / us by NBP Fund Management Limited  and/or its staff / representative / Distributor. Therefore, I / We may decided to go ahead and invest despite the contrary advice of NBP or any other representative of NBP Funds.

7. I / We agree to abide by the Terms & Conditions, Rules and Regulations of the Trust Deeds and /or Supplementary Offering Documents of the respective Fund and especially the Profiling Questionnaire / Guidelines to ensure suitability of the mutual fund / collective investment scheme/plans selected by me/us.

8. I / We understand that if my/our financial or personal circumstances change that may result in a change of my/investment risk level.

9. I / We understand that the fund(s) I /We chose to invest may carry risks whereby the fund(s) / plan(s) which are not consistent with My / Our risk profiling, and are more suitable for My / Our financial or personal circumstances.

10. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

11. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

12. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

13. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

14. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

15. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

16. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

17. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

18. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

19. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.

20. I / We understand that no representative of NBP Funds can Guarantee of any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC (in future) unless otherwise specified in above mentioned, and despite the contrary advice of AMCs are not responsible for any loss to investor resulting from the operations of any CIS launched/ to be launched by AMC.
(1) Country of tax residence other than Pakistan

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
</tr>
</tbody>
</table>

(2) Specify place of birth (City / state / country)

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
<td>Nil</td>
</tr>
</tbody>
</table>

(3) Do you have tax residency other than Pakistan?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(4) Are you a US Citizen?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(5) Are you a US Resident?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(6) Do you hold a US Permanent Resident Card (Green Card)?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(7) Were you born in USA?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(8) Standing instructions to transfer funds to an account maintained in USA?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(9) Do you have any Power of Attorney/Authorized Signatory/Mandate holder having US Address?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(10) Do you have US residence/ mailing/ Sole Hold Mail address?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

(11) Do you have US telephone number?

<table>
<thead>
<tr>
<th>Principal Applicant</th>
<th>Joint Applicant 1</th>
<th>Joint Applicant 2</th>
<th>Joint Applicant 3</th>
<th>Guardian (If any)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
<td>YES ( )</td>
</tr>
<tr>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
<td>NO ( )</td>
</tr>
</tbody>
</table>

This section must be filled by any individual who mark(s) any of the item number 7, 8, 9, 10 & 11 as ‘Yes’ but claims to be a Non-US Person along with documentary evidence.

I/We declare that I/We have examined the information on this form and to the best of my knowledge and belief it is true, correct and complete. I/We further certify that I/We am/are not a US Person/s and will provide Form W-8BEN within 30 calendar days if required by IRS through NBP Funds. I/We undertake to notify NBP Funds within 30 calendar days if this certification becomes incorrect.

I/We certify that the information provided above is true, accurate and complete. Subject to applicable local laws, I/We hereby consent for NBP Funds to share my/our information with domestic or overseas regulators or tax authorities where necessary to establish my/our tax liability in any jurisdiction. Where required by domestic or overseas regulators or tax authorities, I/We consent and agree that NBP Funds may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives. I/We undertake to notify NBP Funds within 30 calendar days if there is a change in any information which I/We have provided to NBP Funds. I/We will indemnify and hold harmless NBP Funds from any loss, action, cost, expense (including, but not limited to sums paid in settlement of claims, reasonable attorneys’ and consultant fees, and expert fees etc), claim, damages, or liability which arises or is incurred by NBP Funds in discharging its obligations under FATCA and/or as a result of disclosures to the US tax authorities. I/We further agree to and accept that the terms and conditions as contained herein shall form part and parcel of the account opening form and the terms and conditions of the account opening form as well as other documentation shall remain in force with full effect.

US Taxpayer Identification Number (in case of US Person):
CRS SELF CERTIFICATION FORM FOR INDIVIDUAL CLIENTS

(Please fill CRS self certificate for joint account applicants)

Name as per CNIC (Mr/ Mrs/ Ms):

Father/ Husband Name: CNIC Number:

Date of Birth: City of Birth: Country of Birth:

Current Address: Mailing Address: Country:

Please indicate countries where Account Holder is tax resident and TIN for each country or equivalent number. If a TIN is unavailable please provide the appropriate reason A, B or C as explained below:

Reason A - The country/jurisdiction where the Account Holder is resident does not issue TINs to its residents;

Reason B - The Account Holder is unable to obtain a TIN or equivalent number (Please explain reason of not obtaining TIN);

Reason C - No TIN is required for that country/jurisdiction.

Country of tax residence (Reason A B C if no TIN available enter Reason B above. (if the Account Holder is tax resident in more than three countries please use a separate sheet)

TIN If no TIN available enter Reason A, B or C

Please explain in the following boxes why you are unable to obtain a TIN if you selected Reason B above:

1 2 3

Please explain the following issues why you are unable to obtain a TIN if you selected Reason B above:

1 2 3

DECLARATION

I understand that the information supplied by me is covered by the full provisions of the terms and conditions governing the Account Holder's relationship with NBP Funds setting out how NBP Funds may use and share the information supplied by me. I acknowledge that the information contained in this form and information regarding the Account Holder and any Reportable Account(s) may be provided to the tax authorities of the country/jurisdiction in which this account(s) are maintained and exchanged with tax authorities of another country / jurisdiction or countries / jurisdictions in which the Account Holder may be tax resident pursuant to intergovernmental agreements to exchange financial account information. I certify that I am the Account Holder (or I am authorized to sign for the Account Holder) of all the accounts (to which this form relates. I declare that all statements made in this declaration are, to the best of my knowledge and belief, correct and complete. I undertake to advise NBP Funds within 30 days of any change in circumstances which affects the tax residency status of the individual identified above or causes the information contained herein to become incorrect or incomplete, and to provide NBP Funds with a suitably updated self-certification and Declaration within 30 days of such change in circumstances.

Name Capacity

Note: If you are not the Account Holder please indicate the capacity in which you are signing the form. If signing under a power of attorney please also attach a certified copy of the power of attorney.

ULTIMATE BENEFICIAL OWNER (UBO) DETAILS

If you are acting or investing on behalf of any other person (UBO), please disclose the details below else the management company will assume that you are the ultimate beneficiary owner of the funds:

Name of UBO CNIC or Passport No. of UBO Relationship

KYC QUESTIONNAIRE (Please describe if YES is selected)

(i) Has any Financial Institution ever refused to open your account in Pakistan or abroad?

Yes No

(ii) Are you acting on behalf of any other person?

Yes No

(iii) Are you holding a senior position in any public office?

Yes No

(iv) Are you holding a senior position in any political party?

Yes No

(v) Do you deal in high value items such as Gold, Silver, Diamond etc.?

Yes No

(vi) Do you have any links to offshore tax haven countries?

Yes No

Signature-Principal Applicant

Signature-Joint Applicant 1

Signature-Joint Applicant 2

Signature-Joint Applicant 3

Ref #: 2044, Date: 14 April 2022
The accidental death coverage policy does not cover any loss or expense caused to the investors by or resulting from the following:

- Suicide or
- Self-destruction or self-inflicted injury, while sane or insane, or any attempt there at; or
- Complications arising from an attempt of murder, homicide, manslaughter, assault, assassination, terrorism, slaying or any malicious or criminal act, whether intentional or unintentional, premeditated or spontaneous, random or targeted, resulting in the death of the Investor;
- Over-speeding, racing on the ground, water or air, or engaging in any hazardous past time or sport such as motorcycling, hunting, steeple chasing, mountaineering, winter sport and diving; or
- War, declared or undeclared, or any act of war or insurrection, or as a result of a strike, riot, civil commotion or service in any military, naval or air force, or performing police duty as a borrower of any military or naval organization; or
- While under the influence of or as a result of alcohol, drugs (other than on medical advice), or other intoxicants; or
- The commission or attempted commission of an act which would subject the person to civil or criminal penalties, or the contravention of any law; or
- Failing to reasonably seek or follow medical advice. ; Service, travel or flight in any kind of aircraft or aerial vehicle except as a fare-paying passenger in an aircraft operated on a regular schedule by an incorporated common carrier for passenger service over its established air route; or
- Mental or psychosomatic disorder;
- Any medical condition associated with the Human Immune Deficiency Virus (HIV) or its mutations;
- Enmity or animosity of any kind.
NBP Funds Account Number

Name of Principal Applicant

Signature for NBP Funds Record

Signature as per CNIC

Name of Joint Applicant 1

Signature for NBP Funds Record

Signature as per CNIC

Name of Joint Applicant 2

Signature for NBP Funds Record

Signature as per CNIC

Name of Joint Applicant 3

Signature for NBP Funds Record

Signature as per CNIC

FOR NBP FUNDS USE ONLY

ACCOUNT OPERATING INSTRUCTIONS

1.) Single

2.) Joint

3.) Either / Survivor

4.) Other (Please Specify)

TERMS AND CONDITIONS FOR CALL & SMS TRANSACTION FACILITY

Interpretation:

Unless the context requires otherwise all words, terms or expressions used in these Terms and Conditions and not defined herein, shall have the same meanings assigned to them in the Offering Documents/Supplementary Offering Documents and the Trust Deeds of the Funds. The headings are inserted only for convenience and shall not affect its construction.

Where appropriate, words denoting a singular number only shall include the plural and vice versa and words referring to a gender shall, where the context requires, include the other gender.
1. The Facility:

1.1 In pursuance of the powers conferred on NBP Fund Management Limited ("NBP Funds") under the Trust Deed and the Offering Documents/Supplementary Offering Documents pertaining to each existing open-ended mutual fund and such other funds as may be launched from time to time, by NBP Funds in the future ("Funds"), NBP Funds is offering individual investors in each of its Funds a SMS & Transaction-through-Call facility.

1.2 The SMS & Transaction-through-Call facility provides for the investment & disinvestment of units ("Units") of the Funds by a holder of units ("Unit Holder") and also the conversion of Units of one Fund to Units of another Fund by a unit holder ("SMS & Transaction-through-Call Facility").

1.3 The SMS & Transaction-through-Call Facility enables a Unit holder to submit transactions using a registered mobile number.

2. Payment Options upon Redemption:

2.1 Payment to Unit holders against the redemption of Units by them ("Redemption Payment") shall be settled in the bank account ("Account") designated by the Unit holder and registered as such in NBP Funds Records. A Unit holder can change his Account details at any time by submitting a duly completed Special Instruction Form to NBP Funds and the Special Instruction Form can be downloaded by the Unit holder from the Website.

2.2 In case of incomplete or incorrect account detail, redemption Payments will be made by means of a Demand Draft ("DD") or cheque. The DD or cheque will be couriered to the address of the Unit holder as appearing in NBP Funds Records.

2.3 Third (3rd) party bank account details submitted by a unit holder shall not be entertained by NBP Funds for the purposes of a Redemption Payment.

3. Eligibility for the SMS & Transaction-through-Call Facility:

3.1 The SMS & Transaction-through-Call Facility will not be available to those Unit holders who hold funds in the following ranges:

- Unit Holders unregistered with the Bank.

3.2 Unit Holders can only avail the SMS & Transaction-through-Call Facility in accordance with these Terms and Conditions. However, NBP Funds reserves the right, at its sole discretion, to refuse to permit a Unit holder from using the SMS & Transaction-through-Call Facility and neither NBP Funds nor the Central Depository Company of Pakistan Limited (in its capacity of Trustee of the Funds ("Trustee"), shall be liable to a Unit holder for such refusal.

3.3 NBP Funds reserves the right, at its sole discretion, to withdraw any or all of the Funds from the SMS & Transaction-through-Call Facility with prior notice published on its website without assigning any reason for such withdrawal of Fund or suspension of SMS & Transaction-through-Call (as the case may be). NBP Funds also reserves the right, at all times, at its sole discretion, to withdraw the SMS & Transaction-through-Call Facility in its entirety.

3.4 NBP Funds reserves the right in its sole discretion to block any SMS & Transaction-through-Call(s) effected by Unit Holders or any one of them, at any time, without giving prior notice to the Unit Holder(s) or assigning any reason therefor.

3.5 The SMS & Transaction-through-Call Facility will not be available in those cases where dual signatures are required for lodging any redemption request of Units.

3.6 The SMS & Transaction-through-Call Facility is only available to individual Unit holders except joint account holder and minor and shall not be available to corporate Unit holders.

3.7 Unit Holders holding Physical Unit certificates will not be able to use the SMS & Transaction-through-Call Facility.

3.8 In case, any part of a Unit holder's investment is evidenced in Certificate form then such Unit holder will not be able to use the SMS & Transaction-through-Call Facility to the extent of such Units as are held in Certificate form.

3.9 The Unit Holder has an option to convert the Units, held in certificate form, to Units in electronic form by contacting NBP Funds. This will enable the investor to utilize the SMS & Transaction-through-Call Facility for his entire holdings in the Funds.

3.10 No SMS & Transaction-through-Call Facility will be entertained on days when the transfer books relating to the Funds are closed ("Book Closure") days. The Book Closure days will be notified to the Unit holders through Emails or SMS or posted on the NBP Funds website.

4. Registration

In order to avail the SMS & Transaction-through-Call Facility, the Unit holder shall register by accepting these Terms and conditions by filling out the form that is a part hereof and titled, "Registration for Accessing Transaction Facility".

---

**PROVISIONAL ACKNOWLEDGEMENT RECEIPT**

<table>
<thead>
<tr>
<th>Signature-Principal Applicant</th>
<th>Signature-Joint Applicant 1</th>
<th>Signature-Joint Applicant 2</th>
<th>Signature-Joint Applicant 3</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Ref #: 2,044, Date: 14 April 2022*
6. No Liability Section

6.1 NBP Funds and the Trustee shall not be responsible for any and all consequences, if the SMS & Transaction-through-Call involving the use of the SMS & Transaction-through-Call Facility is not honored for any reason, whatsoever, including, but not limited to, any malfunction in the SMS & Transaction-through-Call system and/or failure of the functioning SMS & Transaction-through-Call Facility.

6.2 The Unit Holder hereby undertakes to indemnify NBP Funds and the Trustee and hold both of them harmless from and against all losses, damages, costs and expenses (collectively "Losses") which NBP Funds and/or the Trustee may suffer and sustain due to breach by the Unit Holder of any of these Terms and Conditions and undertakes to make good such Losses as demanded by NBP Funds and/or the Trustee, which demand shall be conclusive and binding upon the Unit Holder.

6.3 NBP Funds and the Trustee shall not be liable to the Unit Holder for any break-down, malfunction, erroneous or unauthorized transmission or unauthorized access to the mobile or SIM.

DECLARATION

I agree that Call and SMS transaction facility are automatically activated by NBP Funds unless I request NBP Funds for the deactivation of such services;
I hereby declare that I want to opt for Call and SMS Transaction facility from NBP Funds;
I hereby declare that I have read and understood the above given Terms and Conditions as stated and hereby undertake that they shall be binding upon me;
I hereby declare that I shall be solely responsible for any transaction (including but not limited to transaction through SMS/Call/Mobile App etc) carried out by me through my number registered with NBP Funds. I further declare that I will not hold NBP Fund Management Limited liable for any/all such transactions and that I shall ensure the utmost vigilance in the use of my account through the above-mentioned registered number. This is to say that I will be careful how the registered number accesses my account, and I hereby undertake to accept that any loss that I suffer by any unauthorized access or use of my account through the above mentioned registered number will be completely my responsibility and I will not hold NBP Fund Management Limited responsible in any case. In case NBP Fund Management Limited suffers any loss as a result of the authorized or unauthorized use of the above-mentioned registered number, I undertake to indemnify NBP Fund Management Limited and hold it harmless for all such losses suffered.

Signature-Principal Applicant

Signature-Joint Applicant 1

Signature-Joint Applicant 2

Signature-Joint Applicant 3
Please carefully read, fill & sign all pages before submitting this form

AUTHORIZATION, UNDERTAKING AND ACCEPTANCE

I/We have read, understood and agree to abide by the terms and conditions of usage of the NBP Funds Debit Card mentioned overleaf and understand that all ATM and Point of Sale (POS) transactions through Debit Card or E-banking facilities are only valid for use in Pakistan and transactions shall be in Pak Rupees.

I/We understand that the Debit Card is being issued and E-banking facility is being provided to me under the terms and conditions & rules and regulations applicable thereto.

I/We understand that this card will be issued primarily for the purpose of redemption of the Units of the Funds managed by NBP Funds so that the redemption proceeds can be drawn by me in cash or used by me for POS transactions.

I/We undertake to refund to NBP Funds the amount of excess cash withdrawn by me for any reason over and above the limit prescribed by NBP Funds for redemption, or authorize NBP Funds to redeem the overdrawn amount if any against the balance Units lying with NBP Funds.

I/We understand and acknowledge that the Debit Card and E-banking facility are provided to me entirely at the discretion of NBP Funds and shall not be available to me as a matter of right. Furthermore, I/We am/are aware of all the risk, exposure, liability and being lost, misplaced, stolen or misused and I/We shall be liable for all losses and consequences resulting there from.

I/We authorize NBP Funds to activate my E-banking facility which will be available to me after online registration of my NBP Funds digital access.

I/We undertake, not to pass the Card or PIN number to any other person and shall take every possible care to prevent the Card from being lost, misplaced, stolen or misused and I/We shall be liable for all losses and consequences resulting there from.

I/We understand and acknowledge that the E-banking and Debit Card facilities are provided to me at the discretion of NBP Funds and shall not be available to me as a matter of right. Furthermore, I/We am/are aware of all the risk, exposure, liability and responsibility in using the E-banking, E-commerce, POS and ATM facilities and undertake to indemnify and hold NBP Funds, respective Funds, Trustee and their Directors and Officers harmless from and against all losses, damages, claims and expenses which I or they may suffer or sustain as a result of using the E-banking and DEBIT Card facilities.

I/We undertook to refund to NBP Funds the amount of excess cash withdrawn by me for any reason over and above the limit prescribed by NBP Funds for redemption, or authorize NBP Funds to redeem the overdrawn amount if any against the balance Units lying with NBP Funds.

I/We understand and acknowledge that the E-banking and Debit Card facilities are provided to me at the discretion of NBP Funds and shall not be available to me as a matter of right. Furthermore, I/We am/are aware of all the risk, exposure, liability and responsibility in using the E-banking, E-commerce, POS and ATM facilities and undertake to indemnify and hold NBP Funds, respective Funds, Trustee and their Directors and Officers harmless from and against all losses, damages, claims and expenses which I or they may suffer or sustain as a result of using the E-banking and DEBIT Card facilities.

I/We understand and acknowledge that the E-banking and Debit Card facilities are provided to me at the discretion of NBP Funds and shall not be available to me as a matter of right. Furthermore, I/We am/are aware of all the risk, exposure, liability and responsibility in using the E-banking, E-commerce, POS and ATM facilities and undertake to indemnify and hold NBP Funds, respective Funds, Trustee and their Directors and Officers harmless from and against all losses, damages, claims and expenses which I or they may suffer or sustain as a result of using the E-banking and DEBIT Card facilities.

I/We authorize NBP Funds to activate my E-banking facility which will be available to me after online registration of my NBP Funds digital access.

DOCUMENTS REQUIRED AT THE TIME OF SUBMITTING DEBIT CARD APPLICATION:

1. Copy of unit holder’s CNIC or Passport

Signature of Principal Unit Holder As per NBP Funds Record

Form received on (Date & Time)  
Signatures Verified by  
Data Verified by  
Data Input by  

Final Approval for Issue of Debit Card:  
Final Approval for activation of E-Banking:

Ref: 2,044, Date: 14 April 2022
1. Under an arrangement between the T-Link and NBP Funds, DEBIT Card is specially designed and developed with the mutual consent of T-Link and NBP Funds containing NBP Funds for the purpose of redemption / encashment of electronic units of the Funds of NBP Funds individual Unit Holders through DEBIT Card facility to be provided to the Unit Holders by NBP Funds E-Banking facility. The NBP Funds unit holders who have activated this DEBIT Card also shall be eligible for NBP Funds E-Banking services available through NBP Funds website www.nbpfunds.com. The below terms and conditions apply to both; DEBIT Card used through any ATM / POS Terminal of any banks and E-Banking facility. This service covers:

   ---

2. The Unit Holder being the customer of NBP Funds has accepted the above arrangement of automatic encashment of the Units of the Funds through DEBIT Card facility / E-Banking facility provided by NBP Funds based on the redemption (prece(s) of such Unit(s) of the party at any time. However any revision shall not be challenged by the Unit Holder and shall be responsible to performance of ATM/POS or E-Banking transaction.

3. Notwithstanding this condition, in case for any reasons, if the Unit Holder somehow undertakes that he / she shall not make any activity via DEBIT Card Facility/ NBP Funds E-Banking through NBP Funds website Any POS Terminal ATM/Point of Sale Purchases Cash Withdrawal Funds Transfer to Bank (IFBT) Utility Bill Payment (excluding postpaid mobile) Mobile recharge (postpaid mobile number only) Balance / Statement of NBP Funds Summary Statement /Balance Inquiry

4. The Unit Holder understands and agrees that he/she shall utilize the DEBIT Card Facility / E-Banking facility to be provided by NBP Funds solely for the purpose of encashment of his/her Units of NBP Funds and for no other purpose.

5. The Unit Holder hereby grants an irrevocable and unconditional authorization to NBP Funds to debit the Unit Holder's Account of respective Fund lying with NBP Funds against each transaction mentioned in para 1 above for deduction of cash / transfer or utilization of Funds by him/her via DEBIT Card / E-Banking facility provided by NBP Funds based on the redemption price(s) of such Unit(s) of the Funds of NBP Funds. The NBP Funds unit holders who have activated this DEBIT Card are also granted an irrevocable and unconditional authorization to NBP Funds Account Number

6. The Unit Holder agrees that the above limits are subject to change as per discretion of NBP Funds without prior intimation to the Unit Holder.

7. The Unit Holder also agrees to pay charges for transaction carried through ATM or POS Terminal and through T-Link network or NBP Funds E-Banking portal to be deducted at the time of transaction / balance enquiry at ATM / POS Terminal or NBP Funds E-Banking portal. The transaction fee is subject to revision as per NBP Funds without prior intimation to the Unit Holder.

8. The Unit Holder agrees that each drawing of cash / transfer or utilization of Funds via his/her DEBIT Card / NBP Funds E-Banking facility shall be subject to an aggregate single day drawing limit as communicated to unit holder from time to time. Limit will be available for 24 hours of a single day, subject to there being sufficient number of Units to his/her credit. The Unit Holder agrees that the above limits are subject to change as per discretion of NBP Funds.

9. In case there is insufficient number of Units or the drawing limit is exhausted, no cash withdrawal or transfer or utilization of Funds will be allowed. The Unit Holder therefore undertakes that he / she shall not make any activity via DEBIT Card Facility/ NBP Funds E-Banking facility amounting over and above the prescribed limit and such request shall not be honored by the NBP Funds.

10. Notwithstanding this condition, in case for any reasons, if the Unit Holder somehow overdraws cash or transfers or utilizes Funds over and above his prescribed limit, then the Unit Holder agrees to authorize NBP Funds to redeem such number of Units equal to the withdrawn amount from the balance of units lying with NBP Funds.

11. In case the transaction is completed and the Unit Holder's units are redeemed and cash withdrawal or transfer or utilization of Funds is either not disbursed or disbursed / transferred short or in excess by the ATMPOS or NBP Funds E-Banking portal, the Unit Holder is required to file a separate redemption form with the NBP Funds for respective transaction.

12. The Unit Holder undertakes to indemnify and hold the NBP Funds and the Trustee harmless from and against all losses, costs and damages that may be suffered or sustained in the performance of ATM/POS or E-Banking transaction.

13. The Unit Holder agrees for the safe custody of the card / Login / password details of NBP Funds E-Banking facility and any loss, theft or handing over the card / Login / password details of NBP Funds E-Banking facility to an unauthorized person and misuse of the card in any manner shall be the responsibility of the Unit Holder and he/she shall be responsible to pay for all charges incurring due to the aforementioned circumstances. In case of lost Card, theft or misuse of the card, the Unit Holder also agrees to report to NBP Funds immediately on Contact Center.

14. NBP Funds shall have the right to disable any or all funds for ATM/POS transactions or NBP Funds E-Banking facility access with prior notice to NBP Funds DEBIT Card holders. This shall however make no impact on the Unit Holders' DEBIT Card Holders right to

---

Signature of Principal Unit Holder As per NBP Funds Record

Ref no : 2,044, Date : 14 April 2022
redeem their units as per the redemption procedures mentioned in the Offering Documents/Supplementary Offering Documents of NBP Funds.

15. The cutoff timings of the transaction will be the same as mentioned in the Offering Documents/Supplementary Offering Documents of NBP Funds, if any transaction executed after the cut off time, the redemption rates shall be of the next day.

16. These terms and conditions shall be subject to changes from time to time under intimation to NBP Funds Unit Holders, including those who have availed of NBP Funds E-Banking facility and are also posted on the website of NBP Funds: www.nbpfunds.com

17. These terms and conditions shall remain valid and binding on the Unit Holder unless cancelled/terminated by the NBP Funds. Unit Holder agrees not to challenge any such cancellation/termination and will not contest in this anyway.

18. Each person who, through the use of the Card at an ATM or POS Terminal, can withdraw cash or make payments, will be considered as an authorized Cardholder. The NBP Funds is authorized to accept such Transactions and debit the relevant Account, irrespective of the fact that a Transaction is carried out by the original authorized cardholder or any other person, whether on his behalf or not. The risk arising from the use and the misuse of the Card is thus solely assumed by the Cardholder directly and NBP Funds will not be liable in respect of the same.

19. In the event that the ATM/POS transaction or NBP Funds E-Banking transaction cannot be performed or the obligations cannot be fulfilled for any reason beyond the reasonable control of NBP Funds, including but not limited to the act of any civil or military or governmental authority or industrial action, terrorism, suicide bombing, pandemic or Acts of God, internet failures / cyber-attack/ mass theft in electronic verification details, such non-performance or failure or non-fulfillment of obligations shall be deemed not to be breach of these terms.

20. NBP Funds shall not be liable in any event for any loss or damage resulting from the refusal of any Merchant or the Bank or the ATM or POS Terminals to accept use of the Card in connection with any Card Transaction or retention of the Card by any ATM.

NBP Funds will normally debit the amount of any Card Transaction to the relevant Account as soon as receives notification from the 1Link switch in connection therewith. The NBP Funds will not be liable for any loss resulting from any delay therein. The Cardholder agrees to reimburse the NBP Funds for any amounts that are due from the Cardholder for Card Transactions authorized by him/her even after closing of the relevant Account.

If a Merchant makes a refund for a Card Transaction, the NBP Funds will credit the relevant Amount to the Cardholder Account. The Cardholder hereby agrees to reimburse the NBP Funds for any amounts that are due in respect of such refund. The NBP Funds will not be responsible or liable in any manner for any delay in receiving such instructions and refunds.

21. NBP Funds is not liable in any way for the quality, quantity, sufficiency, acceptability of the goods and/or services purchased through the use of Card by the Cardholder or for any surcharge (additional amount) charged by a Merchant, or any other breach or non-performance of any Card Transaction by a Merchant or for any act of the Merchant.

In the event of a dispute between the Cardholder and the relevant Merchant and/or the Bank, NBP Funds shall not be liable for any such right the Cardholder may have at law. In addition, such instructions are instructions and agrees not to dispute or challenge the validity or enforceability of any such instruction on the grounds that such instructions were not written documents and hereby waives any right the NBP Funds has under law, the NBP Funds shall not be held liable for any non-compliance or breach of the Constitutive Documents of the Funds managed by it, to facilitate divestment by Unit Holders and to make adequate arrangements for receiving and processing applications in this regard, and the transactions envisaged by the DEBIT Card Facility along with the Terms and Conditions shall be legal, valid and binding and in accordance with the provisions of the Constitutive Documents.

22. In the event of the death of the Unit holder, all Card Transactions already effected will be debited from the relevant Account.

23. All ATM / POS or NBP Funds E-Banking (pass through only) transaction charges and any government taxes, duties and levies etc. shall apply and shall be deducted/ recovered by NBP Funds by redeeming equivalent number of units from the Unit Holder’s account based on the redemption price applicable on the redemption proceeds for onward remittance to revenue authorities.

24. The facility of redemption of units via DEBIT Card and therefore NBP Funds E-Banking facility also is applicable to NBP Funds electronic units of the individual Unit Holders only.

25. I / We acknowledge that NBP Funds is offering and has the power to provide the DEBIT Card Facility in accordance with the responsibilities imposed upon it pursuant to the Constitutive Documents of the Funds managed by it, to facilitate divestment by Unit Holders and to make adequate arrangements for receiving and processing applications in this regard, and the transactions envisaged by the DEBIT Card Facility along with the Terms and Conditions shall be legal, valid and binding and in accordance with the provisions of the Constitutive Documents.

26. I / We hereby confirm that the Unit Holder shall solely be responsible for conducting all activities by using the DEBIT Card Facility/E-banking Facility and the same will be deemed to have emanated from such Unit Holder. The Unit Holder agrees that all instructions transmitted by using the DEBIT Card Facility/E-banking Facility, shall be deemed to be written instructions and agrees not to dispute or challenge the validity or enforceability of such instruction on the grounds that such instructions were not written documents and hereby waives any right the Unit Holder may have under law, the NBP Funds is considered original documents and the Unit Holder agrees not to challenge the admissibility of any such instruction on the grounds that it is made in electronic form.

27. I/Agree, accept and acknowledge that NBP Funds shall have no obligation to verify the authenticity of any transaction made by using the DEBIT Card Facility/E-banking facility, other than by means of verification of the log-in/password details / PIN code.

28. I/Agree that NBP Funds shall not be liable for any loss or damage, whether direct or indirect, whether arising out of loss of profit or otherwise arising out of any failure or inability by NBP Funds to honour any instruction from the Unit Holder or as a result of making or not making the DEBIT Card Facility/E-banking facility available to any Unit Holder, for whatsoever reason.
reason, even if NBP Funds have been advised of the same. The Unit Holder understands and accepts that NBP Funds shall not be responsible for any of the risks. The Unit Holder also accepts that NBP Funds have disclosed all the material information in respect of the said risks. Circumstances where NBP Funds will not be liable include (but not be limited to):

(a) acting on instructions received by NBP Funds through the use of the DEBIT Card Facility/E-banking Facility;
(b) any reliance on financial information provided as part, or by means of, the DEBIT Card Facility/E-banking Facility; and
(c) loss or distortion of data during transmission or other faults in the telecommunications network or a network failure.

(d) Any loss arising due to reversal of debited (redeemed / withdrawn) amount which would be made at the prevailing NAV applicable for the day.

29. We represent to NBP Funds that We will full power to perform my obligations in accordance with these Terms and Conditions and availing the DEBIT Card Facility/E-banking Facility.

30. NBP Funds shall accept electronic transactions and requests for and encashment of Units by Unit Holders through the ATM machines only subject to these Term and Conditions. These Terms and Conditions are in addition to and not in derogation of the Constitutive Documents or the relevant Fund(s) of which the Unit Holder is a Unit Holder and shall be construed in accordance with the applicable law and regulations from time to time. The login/password details of the login/password details/pin code and will not divulge it to anybody else except for the purpose of using it himself for availing of any facilities as may be offered by NBP Funds under the DEBIT Card Facility/E-banking Facility from time to time. The Unit Holder also agrees to take all possible care to prevent disclosure of the login/password details/pin code by any other person. The responsibility for misuse of the login/password details/pin code of the Unit Holder is solely of the Unit Holder and NBP Funds shall not be responsible for the use/misuse of the login/password details/pin code or for any fraudulent transactions made using the DEBIT Card Facility in any manner whatsoever. Accordingly, the Unit Holder agrees to accept the activities conducted through the online platform in respect of each of these Terms and Conditions and agrees that all the activities, independent of the login/password details/pin code used, will be treated as duly authorised by the Unit Holder itself. The Unit Holder shall inform NBP Funds immediately in case his login/password details/pin code are known to any other person or is lost. NBP Funds may in its absolute discretion, issue to the Unit Holder a new login/password details/pin code on similar terms and conditions or under such terms and conditions as it may deem fit. The Unit Holder accepts that the use of the DEBIT Card Facility/E-banking Facility is not the most secure method of accepting and transmitting information and that it involves security hazards and the risk of obtaining of information by any third party will be to its account and NBP Funds shall, in no way, be held responsible for the same and this will not be considered as a breach of its or its constituent company. The Unit Holder shall accept a copy of the transaction record from NBP Funds as conclusive evidence of the transactions made by it. NBP Funds shall not be liable to the Unit Holder due to a stop payment request if the Unit Holder's order is not received by NBP Funds in the recommended time frame, NBP Funds will not be responsible for the late fees or finance charges. NBP Funds shall not be responsible for any charges imposed or any other action taken by the Unit Holder by using the DEBIT Card Facility/E-banking Facility. NBP Funds reserve the right to take legal action against those Unit Holders committing or attempting to commit frauds.

31. Stop Payments: The Unit Holder has the right to stop or change any payment. NBP Funds shall not be liable to the Unit Holder due to a stop payment request if the Unit Holder's order is not received by NBP Funds in the recommended time frame.

32. Liability: If the Unit Holder fails to schedule the Unit Holder's payment according to the recommended time frame, NBP Funds will not be responsible for the late fees or finance charges. NBP Funds shall not be responsible for any charges imposed or any other action taken by a payee resulting from a payment that the Unit Holder has not scheduled properly, including any applicable finance charges or late fees.

33. NBP Funds will not be liable if a payment transaction cannot be processed as a result of (i) a legal prohibition-imposing withdrawals from the Unit Holder's bank account, (ii) the Unit Holder's bank account is closed or has been frozen, (iii) NBP Funds are otherwise not authorised to debit the Unit Holder's bank account, (iv) the transaction would cause the Unit Holder's balance to go over the credit limit for any credit arrangement set up to cover overdrafts, or (v) if NBP Funds are unable to process the payment due to incorrect details whether personal or otherwise.

34. Method of Payment: NBP Funds reserve the right to select, in their sole discretion, the method by which to remit any payment on the Unit Holder's behalf to any payee.

35. Making transfers to other financial institutions: For funds transfers between financial institutions, those transfers will be processed, fully funded in a reasonable time in accordance with its own rules.

36. Governing Law and Dispute Resolution: Waiver: No forbearance, delay or indulgence by NBP Funds in enforcing the provision of these Terms and Conditions and between NBP Funds and the Unit Holder shall prejudice or restrict the rights of NBP Funds nor shall any waiver of its rights under these Terms and Conditions be effective as a waiver of any subsequent breach and no right, power or remedy given to or reserved to NBP Funds under the agreement is exclusive of any other right, power or remedy available to NBP Funds, and each such right, power or remedy shall be cumulative.

37. Severability: If any provision of these Terms and Conditions is held to be ineffective, unenforceable or illegal for any reason, such decision shall not affect the validity or enforceability of any or all of the remaining provisions of these Terms and Conditions.

38. Fee Charges: We authorize NBP Funds to redeem the Debit Card charges or E-Banking charges as defined in NBP Funds schedule of charges.

39. We authorize NBP Funds to redeem equivalent number of units as applicable card fee including any other charges. Card fee is mentioned / updated from time to time in the schedule of charges (S.O.E.)

40. Apart from the above Terms & Conditions, the account holder also agrees to abide by the Terms & Conditions of NBP Funds. Debt Card made available on NBP Funds website and delivered along with the Debit Card.

Copies of unit holder’s CNIC or Passport are required Signature of Principal Unit Holder As per NBP Funds Record