

## Key Fact Statement of

(NBP Income Opportunity Fund)

Type (Open end)

(Income)

Managed by (NBP Fund Management Limited)

Risk Profile: Medium

Issuance Date: 23-June-2025 (Updated till 17 Supplemental Offering Document W.E.F 01-July-2025)

### 1. DISCLAIMER

Before you invest, you are encouraged to review the detailed features of the Fund in the offering document and/or Monthly Fund Manager Report.

### 2. KEY ATTRIBUTES

Investment objective of CIS	To seek maximum possible preservation of capital and a reasonable rate of return via investing primarily in money market & debt securities having good credit rating and liquidity.
Authorized investment avenues	1: Government Securities exceeding 90 days 2: cash in bank account (excluding TDRs) 3: Term Deposits Receipts(with Banks) 4: Debt Securities 5: COMs / COIs / LOPs / COIs / & other Money Market Instruments issued by financial institutions 6: Reverse REPOs against securities with (rated BBB- and above) Financial Institutions; 7: Commercial Papers and any other tradable money market debt security 8: Margin Trading System (MTS) Spread Transactions and their replacement. 9: Subject to SECP or other regulatory approvals, the Scheme may invest in foreign fixed income securities issued, listed or otherwise and traded outside Pakistan on such terms, guidelines and direction as may be issued by SECP and the State Bank of Pakistan from time to time and any other laws applicable. 10: Any new investment, which has been authorized by the commission
Launch date of CIS	21-April-2006
Minimum Investment Amount	Growth Units: Rs 10,000 Income Units : Rs 100,000
Duration (Perpetual/Fixed Maturity)	Perpetual
Performance Benchmark	75% six (6) months KIBOR + 25% six (6) months average of the highest rates on savings accounts of three (3) AA rated scheduled Banks as selected by MUFAP
IPO/Subscription Period	15-April-2006 to 21-April-2006
Subscription/Redemption Days and Timings	Monday to Friday – 09:00AM – 05:30PM
Types/ classes of units	I. Class “A” Units issued to the Core Investors and issued during the Private Placement and Initial Offer of Period (IPO) III. Class “B” Units shall be offered and issued after the Initial Period of Offer
Management Fee (% Per Annum)	Up to 1.50% per annum basis of the average daily net assets

### 3. BRIEF INFORMATION ON THE PRODUCT CHARGES

1. Front End Load (FEL)	<b>Distribution Channel</b>	<b>Percentage</b>
	Direct Investment through AMC	<b>Individual with takaful coverage:</b> Amount up to Rs.5 million: 3%

		Amount over and above Rs.5 million: 1% <b>Individual under Health Takaful Plan:</b> Amount up to Rs. 4 million: 3%, Amount over and above Rs.4 million: 1% <b>Others:</b> 1%
	Digital Platform of AMC/ Third party	0%
<b>2. Redemption Charge</b>	<b>Type of charge</b>	<b>Percentage</b>
	Back end Load	Nil
	Contingent Load	Nil

### Total Expense Ratio (TER)

Investors are advised to consult the Fund Manager Report (FMR) 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.

### 3. KEY STAKEHOLDERS

1. Asset Management Company (NBP Fund Management Limited – 7<sup>th</sup> Floor, Clifton Diamond Building Block No. 4, Scheme No. 5, Clifton, Karachi.
  2. Trustee (Central Depository Company of Pakistan Limited - CDC House, 99 B, Block B, SMCHS, Main Shakra-e-Faisal, Karachi); and
-