



Bank AL Habib Limited
بينك الحبيب لميڤط

Roshan Mutual Funds

Terms & Conditions

General

1. The cut off time for transactions on a business day shall be decided by AL Habib Asset Management Limited (AHAML) from time to time and will be informed to Investors through its website. For transactions executed after cut off time, the applicable NAV shall be of the next dealing Day of the relevant fund(s), as indicated in the Offering Document(s)
2. AHAML and the Trustee shall not be responsible for consequences, if the transactions through Digital Platform provided by AHAML, are not executed for any reason, whatsoever, or if there is any malfunctioning and/or due to any other reasons beyond control
3. The use of this service shall, at all times, be subject to changed terms and conditions then currently in force, irrespective of his/her knowledge about the same
4. AHAML shall have right to disable any or all Funds for this service or any Other Service(s) linked with it at any time, without prior notice and without assigning any reason(s)
5. The Unit Holder/ potential Unit Holder acknowledges having read, understood and accepted the above Terms and Conditions
6. Unless the context requires otherwise all words, terms or expressions used in these Terms and Conditions shall have the meanings assigned to them in the Constitutive Document(s) of the Fund(s) vis-à-vis the Investor, AHAML and the Trustee

Transaction

1. The unit holder may redeem and convert units of the funds under management of AHAML
2. The unit holder further undertakes to accept full responsibility for all transactions via Digital Platform provided by AHAML either by him/her or any other person whether or not made with his/her knowledge or authority and the unit holder, agrees to unconditionally and irrevocably accept AHAML's record of transactions as conclusive and binding upon him/her for all purposes. All transactions shall be deemed to be irrevocable, conclusive and binding upon the unit holder
3. The unit holder or the potential unit holder cannot cancel a transaction after it has been completed and upon completion, the same will be treated as past and closed transaction
4. While selecting funds for transactions through Digital Platform of AHAML, the responsibility for selecting the correct Fund(s) will be of the unit holder or the potential unit holder. AHAML shall not be responsible or liable for any loss that may have occurred due to the selection of incorrect fund(s)

5. If the unit holder files application for redemption or convert out of units or amount more than available balance in his account with AHAML, then all units available in his account will be redeemed or converted. Moreover, incase unit holder requests for redemption or conversion out any number of units when he does not have any holding of units in the fund, such requests will be deemed to be cancelled. Unit holders are advised to view online account statement before filing of application under this facility

6. The unit holder undertakes to pay all transaction related charges, taxes, cesses, levies, and / or duties livable on internet banking transactions by government (Federal/Provincial/Local) from time to time, which shall be debited to his account with AHAML and recovered out of his investments available in the relevant fund(s)

7. The unit holder hereby irrevocably and unconditionally authorizes AHAML to redeem without any prior notice to the unit holder, from the account(s) of the unit holder with AHAML for the amount of any withdrawal request through AHAML website under his/her ID whether or not made by his/her knowledge or by his/her authority

8. AHAML is authorized to block any transaction(s) or any other service(s) linked with this service at any time without any prior notice to the unit holders through the website of AHAML and without assigning reasons