



ONLINE SERVICES

Procedure for Online Investments Via 1Link

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1. Introduction

ABL Asset Management Company Limited (ABL AMCL) is launching a web portal to facilitate its individual investors to process / conduct investment transactions via **ONLINE SERVICES** in Collective Investment Schemes (CIS) being managed by ABL AMCL under the trusteeship of Central Depository Company of Pakistan Limited (CDCPL).

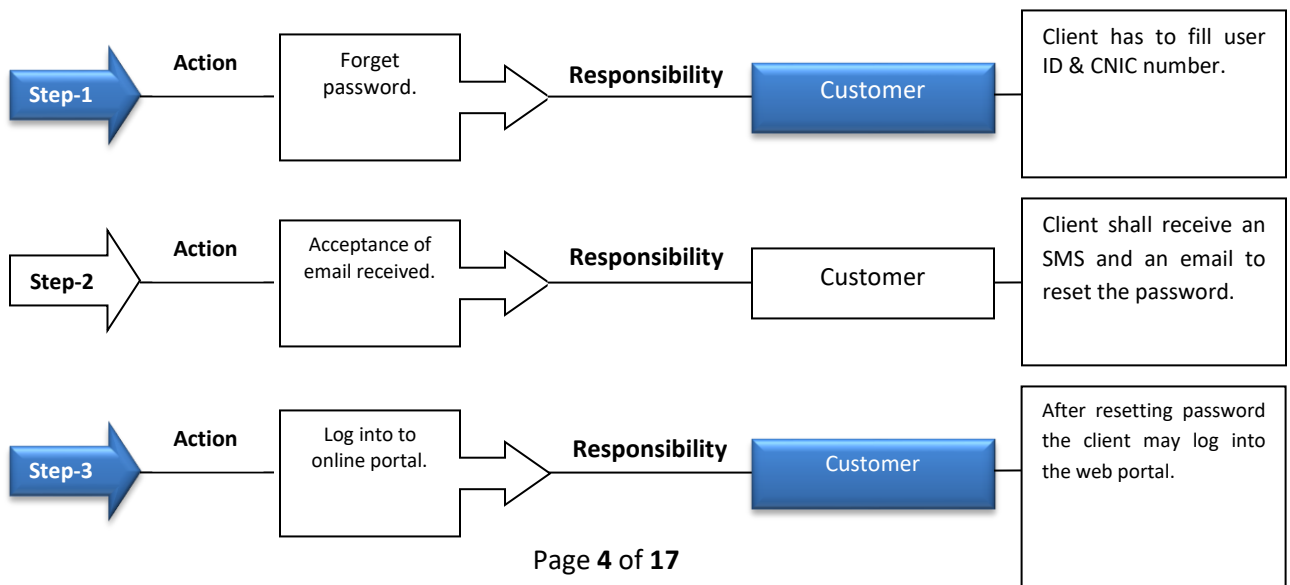
2. Objective

The main objective of web portal facility is to provide its investors a paperless environment and to give an opportunity to manage their transactions in Collective Investment Schemes (CIS) on a real-time basis.

3. Investor Registration Process

- New account opening via online facility is not allowed.
- The investor(s) who are not already registered for online facility of the Company are required to get register by filling the registration form (**Annexure “A”**).
- After submitting the registration form a verification code and a link for verification will be sent via SMS to the client and simultaneously an email will be sent at the registered email ID of the client. (**Annexure “B”**).
- The client has to verify the verification code while submitting the form (**Annexure “C”**).
- After verification a system generated user ID & password will be sent via SMS to the client and simultaneously an email will be sent at the registered email ID of the client (**Annexure “D”**).
- The investor who are already registered for online facility of the Company are not required to follow the above process, since their credentials have already been verified by the Company at the time of registration.
- Investor will be required to access the web portal on the home page of company's website by given user ID & password.
- In case of forget password, the client has to fill user ID & CNIC number and after filling the detail the client will receive an SMS and an email to reset the password and after resetting the password the client may log into the web portal (**Annexure “E”**).

3.1 Forget Password



4. Process Flow

4.1 Investments

- Investor will be required to access the portal on the home page of company's website by given user ID & password.
- After given user ID & password investor will be required to select "E Transaction" option on the screen (**Annexure "F"**).
- Upon selection, "E Transaction" the Investor will be required to select the "Transaction Through Bank".
- After selection of "Transaction Through Bank" the investor will be required to fill investment form / enter the investment details i.e. account number, fund name, customer bank account name, customer account number and amount. (**Annexure "G"**).
- After submission of purchase detail an SMS will be sent to client and simultaneously an auto generated email indicating the customer ID will be sent at the registered email ID of client. (**Annexure "H"**).

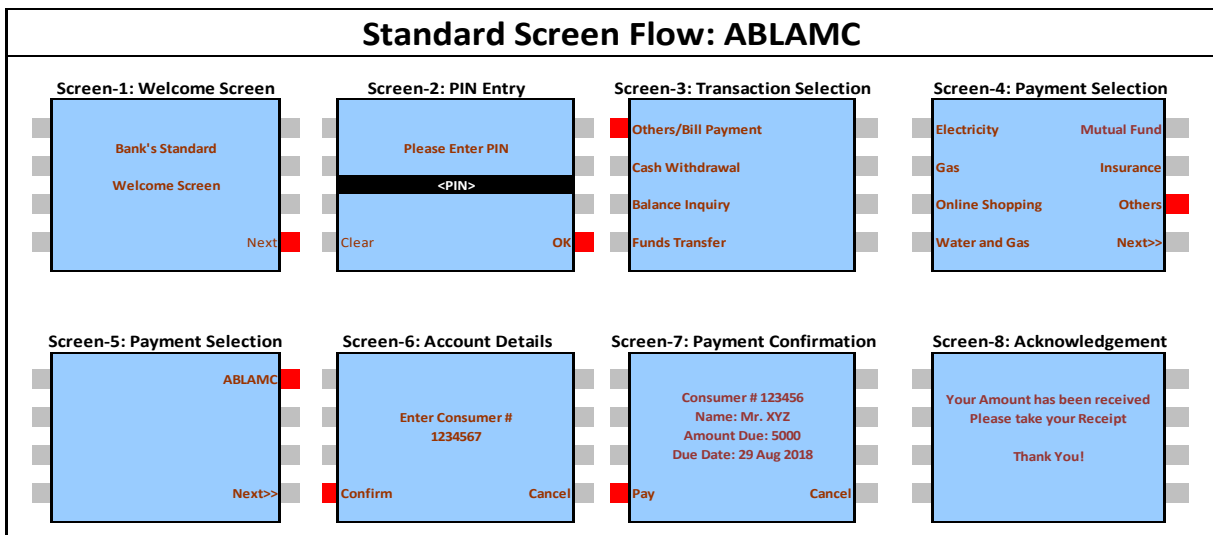
Following are some specific disclosures;

- **Applicability of NAV and Units allocation:**
 - ❖ NAV will be applied and units would be allocated / issued on the basis of form submission along with the receipt of funds against the investments via 1link within the cut-off time as mentioned in Offering Documents of respective funds.
- **Sales Load:** The Company shall charge sales load 0% to 1.5% of NAV per unit or any amount as directed by SECP where transactions are done online or through a website in the following fund under the Trusteeship of CDC. No sales load waiver will be granted to any specific customer(s) who will be investing in the following fund.
 - ABL Stock Fund (ABL-SF)

5. Execution of Payment by Investor via Internet Banking (1Link)

Following steps shall be performed for payment to be made against investment in the funds managed by ABL AMCL:

- Investor will be required to access the terminal and enter his user ID / password / pin code for authentication of credential provided by his/her Bank.
- From the list of type of transaction, investor shall select "Others/ Bill payment" option on the menu.
- A menu will pop -up displaying payment functionalities onboard with 1Link BPS such as Electricity, Gas, Telcos, Mutual Funds, Insurance Company etc. Investor shall select "Mutual Funds" option from the menu. Thereon, ABL AMCL shall be selected.
- Upon selection, investor will be required to enter his unique "Customer Identification number / bill number" given at the time of filling of investment form.
- A screen will pop up displaying his account title with ABL AMCL and amount of investment already booked by the investor against investment on web portal of ABL AMCL.
- After, entering all the necessary details, investor shall select "Pay" option on the menu. Upon selection, terminal will complete the transaction.
- After completion of transaction an SMS will be sent to client and simultaneously an auto generated email against the investment will be sent to the registered email ID of client and an email will be sent to ABL AMCL's registered email address (contactus@ablamc.com). (Annexure "I").




Terms & Condition

1. We, the Management Company hereby declare that:
 - a. All transactions in Schemes are subject to market risk and the price of the Scheme's units may go down resulting in loss of principal investment. There can be no assurance that the objectives of the Scheme(s) will be achieved. Past performance of the Sponsor, AMC, Mutual Fund or any associates of the Sponsor/AMC does not indicate the future performance of the Scheme(s) of the Mutual Fund.
 - b. Once the transactions request has been received by the Management Company, it cannot be cancelled;
2. We assert that the allocation of investment amount into units will be based on the NAV allocation policy of the fund. Please see Offering Document of the selected fund(s) for detailed explanation.
3. Messages sent over the internet cannot be guaranteed to be completely secure or error free as they are subject to possible interception, corruption, delays, loss or possible alteration. We are not responsible for them and will not be liable to you or anyone else for any damages or otherwise in connection with any messages sent by you to us or any message sent by us to you over the internet. If you send E-Mail (encrypted or not) to us over the internet, you are accepting the associated risks of lack of confidentiality.
4. ABL AMCL is authorized to block any transaction(s) or any other service(s) link with internet banking at any time (such as in the event of corporate action, etc), without prior notice to the unit holder(s).
5. ABL AMCL and the Trustee(s) shall not be responsible for any consequences, if the transactions involving the use of internet banking are not honored or operative for any reason(s), whatsoever, or if there is any malfunctioning and/ or failure of the internet banking or due to any other reasons or elements beyond the control of ABL AMCL.
6. ABL AMCL shall have right to disable any or all funds for internet banking transactions or any other service(s) linked with it at any time, without prior notice and without assigning any reasons.
7. E-transaction request may be rejected if there is any discrepancy or incomplete information in the request that is submitted. In case an e-transaction request is rejected, the rejected request will be cancelled and a new request will have to be submitted and a refund of amount process will be initiated.

8. All E-Transaction Request received during the book closure period pertaining to respective funds / plans shall be marked rejected and customers would be required to re-submit his / her request after the Book Closure period is complete.
9. The use of the Internet is subject to other risks which are not of a security nature but which arise from factors beyond ABL AMCL's control, for example failure of communication networks, mechanical failures, power failures, malfunction, breakdown or inadequacy of equipment. These risks may result in e-transaction requests being delayed, lost or inaccurately transmitted and may cause the client(s) to suffer losses. Unless ABL AMCL has been grossly negligent, the company will not be responsible for such losses. In no event will ABL AMCL be liable for any loss or damage including without limitation, indirect or consequential loss or damage, or any loss or damage whatsoever arising from loss of data or profits arise out of, or in connection with, the use of this website.
10. ABL AMCL reserve the right in sole discretion to deny any user access to this Site, any interactive service herein, or any portion of this Site without notice, and the right to change the terms, conditions and notices under which this Site is offered. Any rights not expressly granted herein are reserved.

Annexure "A"

 **INVESTOR REGISTRATION**

Account Number: *

CNIC: *

Registered Email: *

Registered Cell Number: *

[REGISTER](#) [GO TO LOGIN](#)

Annexure "B"

This might be a phishing message and is potentially unsafe. Links and other functionality have been disabled. [Click here to enable functionality \(not recommended\).](#)

From: no-reply@ablanc.com Sent: Mon 9/3/2018 3:56
To: Syed Noman Muattar Zaid (Head - IT)
Subject: ABL - Registration Process Code

Dear Mr. _____

Your request for registration with ABL Asset Management online portal has been accepted. Please use below mention verification code to further process the request.
Your verification code is: 78964

Please open below link to submit verification code.
[Click Here for verification](#)


OR

Copy the below link
<https://192.168.100.101/AssetConnectClient#register?id={C@6d11bbf5}>

ABL Asset Management Ltd.
Disclaimer:

The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material from any computer. Please note that any views or opinions presented in this email are solely those of the author and do not necessarily represent those of the company. Finally, the recipient shall check this email and any attachments for the presence of viruses. The company accepts no liability for any damage caused by any virus transmitted by this email.

Annexure "C"

 **INVESTOR REGISTRATION**

Account Number: *

CNIC: *

Verification Code : *

[REGISTER](#) [GO TO LOGIN](#)

Annexure "D"

The screenshot shows an email client window with a ribbon menu at the top. The ribbon includes tabs for 'File' and 'Message'. The 'Message' tab is active, showing various actions like 'Ignore', 'Delete', 'Reply', 'Forward', 'Meeting', 'Permanently del.', 'Team E-mail', 'Create New', 'Move', 'OneNote', 'Mark Unread', 'Categorize', 'Follow Up', 'Translate', 'Find', 'Related', and 'Zoom'. The email header shows the following details:

From: no-reply@ablmc.com
To: Syed Noman Mustar Zaid (Head - IT)
Cc:
Subject: ABL - Registration Completed

Sent: Mon 9/3/2016 11:...

Dear Mr.....

Congratulations!

You have been successfully registered with online portal of ABL Asset Management Limited.

To login please use given credentials.

User ID is 123456
Password is |_abcde

Please change you password on first login.

ABL Asset Management Ltd.

For any further details please contact our Investor Relations team
Toll Free : 0800-22526
UAN : 021-111-225-262
Fax : 021-99207409, 021-99207407
Email : contactus@ablmc.com
Web: www.ablmc.com
Disclaimer:










Annexure "E"

FORGOT PASSWORD

User ID: *

CNIC: *

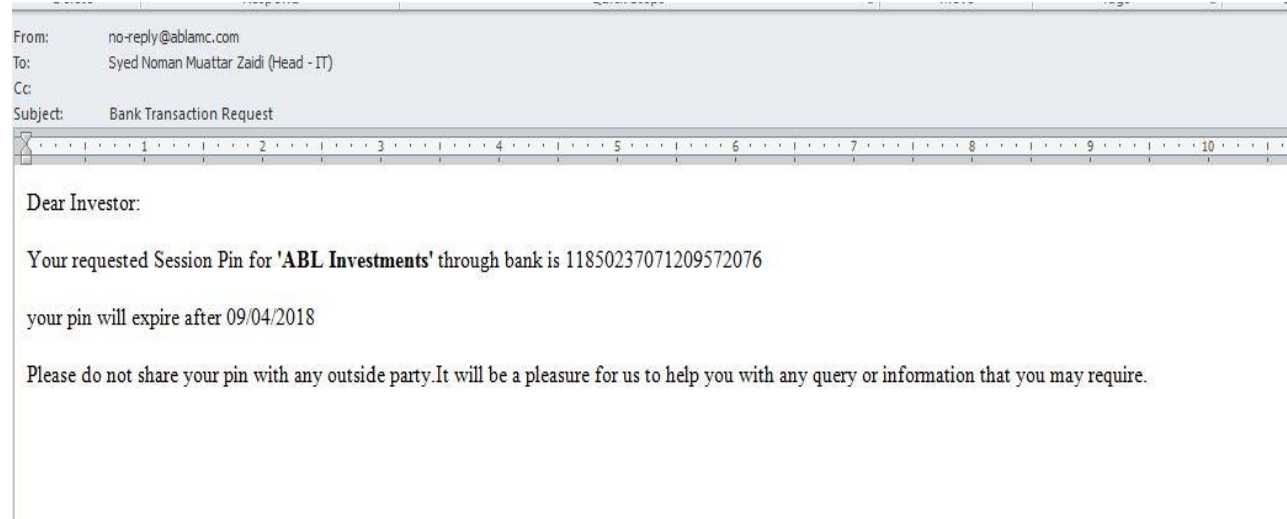
Annexure “F”

 Home	 Dashboard	 Profile	 E-Transaction	 Portfolio	 Reports	 I want To...	 Settings
 E-TRANSACTIONS							
TRANSACTION TYPE							
<p>Which type of Transaction you would like to make:</p> <p><input type="radio"/> Transaction Through Bank</p> <hr/> <p><input type="radio"/> Redeem Units</p> <hr/> <p><input type="radio"/> Fund to Fund Transfer</p> <hr/>							

Annexure "G"

The screenshot displays the ABL Asset Management web interface. At the top left is the logo for ABL Asset Management with the tagline "Discover the potential". To the right, it says "Welcome Mr." followed by an "Account#" dropdown menu and the date "September 04, 2018 05:18 PM". Below this is a dark blue navigation bar with icons for Home, Dashboard, Profile, E-Transaction, Portfolio, Reports, I want To..., and Settings. On the far right of this bar is a "Contact Investment Advisor" link. The main content area is titled "E-TRANSACTIONS" and contains a sub-section "TRANSACTION THROUGH BANK". This section includes five dropdown menus: "Account Number:" (empty), "Fund Name:" (ABL Income Fund), "Customer Bank Name:" (ABL), "Bank Account Number:" (123456789), and "Amount:" (5000). At the bottom of the form are two buttons: "SUBMIT" and "RESET".

Annexure "H"



Annexure "I"

The following online request has been sent to ABL Asset Management at 04/06/2018 04:00 PM

Online Request Detail	
Request Type:	Online Purchase of Unit
Date:	05/06/2018
Account Title:	ABCDE
Folio Number:	5037
Transaction ID:	82184
Contact No:	03452324934
Fund:	ABL STOCK FUND
Consumer ID	11850237071209572076
Amount:	5000.00/-
Sales Load:	Sales Load Charged @ 1.5%