

## Procedure for Sahulat Sarmayakari Online Account

In order to avail “Atlas Sahulat Sarmayakari Online Account” facility, an individual must be a Pakistani citizen with no joint account and having valid CNIC can make investment in “Atlas Money Market Fund, Atlas Islamic Money Market Fund, Atlas sovereign Fund, Atlas Income Fund and Atlas Islamic Income Fund”.

Click the link <https://www.itmindsonline.com/atlas/invLogin.xhtml> or click “Investor Login” from our website [www.atlasfunds.com.pk](http://www.atlasfunds.com.pk), to open a window of “Online Web Access”. Now click on the link “**Create Sahulat Sarmayakari Account**” (below the “Login” option) for its registration process by completing the following steps.

### Sahulat Sarmayakari Account Opening

1. On clicking the link a new screen will appear. The prospective investor shall be required to enter:
  - a. His / Her Name, CNIC number and its expiration date.
  - b. Date of Birth, Gender ,Father/Husband Name and Mother’s Maiden Name
  - c. In-case of Minor Account, Click Check Box, Enter Guardian Name, Guardian CNIC number, relationship with guardian and national identity number of the minor as mentioned in the B-Form
  - d. Permanent and Mailing Address, city and country of stay.
  - e. Contact details as Mobile Number, Telephone Number and Email Address
  - f. Select Occupation and Source of Income, Zakat Status along with documentary proof of exemption.
2. If investor wishes to add a nominee then it may be done by expanding the “Nominee Section” and following details of the nominee shall need to be entered:
  - a. Name, NIC number and its expiration Date
  - b. Father/Husband Name, relationship with the investor and Enter % Allocation
  - c. Address and contact details such as cell and telephone number
3. The investor will now enter his bank account details such as Bank name, branch and IBAN.
4. The investor shall select his / her dividend preference i.e. whether Click on Encashment or Reinvestment option

**Note:** Ensure that all the mandatory fields are properly filled otherwise system will display an error and will not allow the registration form to submit. Review the registration, and click “**Submit**” button.

### First Investment in Atlas Sahulat Sarmayakari Online Account

After successfully completing the registration process of “Sahulat Sarmayakari Account” an “**Investment Form**” screen will appear:

1. Enter Transaction Details
  - a. Select Fund/Plan Name and Unit Type
2. Enter Investment Details
  - a. Enter Investment Amount (Per Transaction Limit is Rs. 25,000 and overall investment limit is Rs 100,000)
  - b. Enter IBAN Number
  - c. Select Investment Type and Deposit Date
  - d. Enter Instrument No./Reference Number and Select Bank Name\*

e. Select Branch City and Enter Branch Name

\* Investor can make the payment through IBFT/ Online Transfer / Cheque / Demand Draft / Pay Order in favour of “**CDC Trustee <Fund name>**”. The resultant instrument number / IBFT reference number is required to be entered here. The investor is also required to email the copy of instrument / payment confirmation from bank to [forms@atlasfunds.com.pk](mailto:forms@atlasfunds.com.pk).

3. Read “**Discloser**”, click on check box
4. Enter Authorization Code: Code can be generated by clicking on a link provided “**CLICK HERE**” which will be emailed to investor’s registered email address that should be retrieved and entered before submission of online Investment request.
5. Read “**Terms & Conditions**”, click on check box, and then “**Submit**”. Upon submission of Information a system generated reference ID will be generated which investor is required to email to AMC along with documentary proof of his investment.

**Note:** After successful registration of “**Sahulat Sarmayakari Online Account**”, unit holder shall be sent a system generated email on his/her registered email address to set their login password for registration of “**Online Web Access/Mobile App**”.

### Subsequent Investment in “Sahulat Sarmayakari Online Account”

Unit holder will be required to login “**Online Web Access/Mobile App**” portal and click “**E-Transaction**” and then click “**Investment**” option for making subsequent investment in “**Sahulat Sarmayakari Online Account**” by using same credential (User ID & Password).

Unit holder will repeat all the steps below the heading “**First Investment in Sahulat Sarmayakari Online Account**” to make its subsequent investments.

After submitting the online investment request a confirmation email will be sent to unit holder at his/her registered email address.

### Cut-off timings for Same Day NAV allocation

- a) All business days- 9:00 a.m. to 4:00 p.m.
- b) Any investment request submitted after the cut-off timing shall be processed on next business day and applicable price for next day shall apply.
- c) Any change in the Cut-Off Timings/Business Hours including for the month of Ramadan shall be notified to investors/Individual unit holders via the Company’s website.

### Terms and Conditions

- In case of making first investment in Sahulat Sarmayakari Online Account, Investor is required to submit copy of CNIC/NICOP of the principle account holder/Nominees if any, Income Proof (Salary Slip/Employer letter/Employment Card), Zakat Exemption Declaration (if any) and investment proof (Online Fund Transfer receipt/Cheque) along with the its reference ID via email on [forms@atlasfunds.com.pk](mailto:forms@atlasfunds.com.pk).
- In-case of Minor Account, copy of B-Form of Minor and copy of CNIC of Guardian will be required.
- Sahulat Sarmayakari Online Account Opening is subjected to completion of all above requirements and verification of the CNIC / NICOP through NADRA Verisys by AAML and upon Confirmation of account opening by customer through email/call/SMS or any other means.

- For making subsequent investment in Sahulat Sarmayakari Online Account, Unit Holder is required to provide each time the copy of investment proof (Online Fund Transfer receipt/Cheque) along with its reference ID via email on [forms@atlasfunds.com.pk](mailto:forms@atlasfunds.com.pk).
- The maximum online investment limit in this account will be PKR 100,000/- and per transaction limit shall be PKR 25,000/-.
- In case of any discrepancy in the online investment request, the individual unit holder shall be informed accordingly with the reason. Upon removal of the discrepancy, the request for investment will be processed as per applicable NAV.
- AAML and CDC Trustee shall not be responsible for any and all consequences, if the Transactions involving the use of AAML's website are not honored or operative for any reason or if there is any malfunctioning and / or due to any other reasons or elements beyond the control of AAML.
- AAML is authorized to block any transaction(s) or any other Service(s) linked with this service at any time, with prior notice to the individual unit holder(s) through the website of AAML without assigning reasons.
- The Transactions through the use of this Online Platform shall be governed by the Offering Documents and the Trust Deeds of the respective Funds. In addition thereto, the specific terms and conditions enunciated hereafter are also applicable. Each Unit Holder of the Funds shall accept these Terms and Conditions before proceeding further.
- In case of cheque / Pay order / Demand Draft, instrument will be issued in favor of "CDC Trustee <Fund Name>") and will be sent to the [nearest branch](#) of Atlas Asset Management Limited along with the reference ID of online investment. NAV will be allotted after receiving of original instrument.
- In case of investment in Atlas Islamic Money Market Fund, the NAV will be allocated after realization of fund.
- In case of Online Transfer/IBFT, payments will be transferred in the below mentioned accounts. Online Transfer/IBFT receipt will be shared on email [forms@atlasfunds.com.pk](mailto:forms@atlasfunds.com.pk)

**Bank Account Number for Online Transfer/IBFT:**

S.no	Fund Name	Bank Name	Bank Account Number
1	Atlas Money Market Fund	BAFL	PK61ALFH0012001003289409
2	Atlas Income Fund	BAFL	PK69ALFH0012001003289265
3	Atlas Islamic Income Fund	Albaraka	PK67AIIN0000111098201017
4	Atlas Islamic Money Market Fund	DIB	PK23DUIB0000000657277001
5.	Atlas Sovereign Fund	BAFL	PK60ALFH0012001004464776