

## **FAQS of Faysal Sahulat Sarmayakari Account**

### **1- What is the Eligibility Criteria for opening of Faysal Sahulat Sarmayakari Account?**

Any individual with a valid CNIC, Email ID & Mobile Number can open Faysal Sahulat Sarmayakari online account through our Faysal Funds portal.

- This facility is not available for Corporate, Jointly operated accounts and Minor (under 18 years of age) accounts

### **2- How can I open an Faysal Sahulat Sarmayakari account & What are the document required?**

You can simply open your account through our Faysal Funds Portal. No separate documents are required for Sahulat Sarmayakari Account. Here are the steps to open an online account.

- Visit: [www.faysalfunds.com](http://www.faysalfunds.com)
- Register by clicking on Sahulat Sarmayakari Account Link
- Input the required details in respective fields of Sahulat Sarmayakari Account
- Enter your personal information, review and submit the details
- After submission, investment amount is to be mentioned.

All the above procedures shall be communicated through Email during the process.

### **3- Can Overseas Investors open an Faysal Sahulat Sarmayakari Online Account?**

Yes, any overseas investor with a Pakistani Nationality can open his/her online account with Faysal Funds subject to the availability of valid email ID, Pakistani bank account and contact details (Mobile number). For more information, please contact UAN No: 111 329 725.

### **4- How can I Keep Check on the performance of my invested Fund/ How can I get my account Information?**

You can access your portfolio details by utilizing our Free of cost Value Added Services;

- Register and Logon to your Faysal funds online portal to access updated value of your investments and other portfolio details.
- Monthly e-statement will be sent at your registered email address.
- SMS by simply typing BAL 9182, Folio No and sending it to 9182 from your registered mobile number.
- Daily NAV alerts through SMS & EMAIL.
- Contact us at our UAN No: 111 329 725 and speak to our customer support officer for any query.

### **5- What Is the Initial and Subsequent investment Requirement? And How Do I make The Initial Investment?**

You can start with as low as PKR 5,000/= with subsequent investment of PKR 1,000/= or more. For initial investment, follow the online account opening process, place a request and then transfer funds via your internet banking portal or deposit the cheque into respective fund bank account.

**6- Is there any limit of online Investment?**

**For Individual Low Risk Customer as per Circular No. 33 of 2016**

Yes, the maximum investment limit through form at any point in time for a day could be RS 100,000/= (each transaction Restricted to RS.25,000/= and total investment amount at any point in time should not exceed Rs.800,000/-).

**For Individual Customer of Branchless Banking Account as per Circular No. 33 of 2016**

Yes, the maximum investment limit through Branches Banking Account at any point in time for a day could be RS 100,000/= (each transaction Restricted to RS.25,000/= and total investment amount restricted to Rs.400,000/-).

**7- What will be the procedure If I wish to increase my Investment Limits?**

You can invest through online, however you have to provide all documentations physically (please refer our website for documents) to enjoy limitless investment experience. Your current account will be converted into normal account after providing required documents.

**8- What is the procedure for subsequent investment?**

Be registered with our Faysal Funds online portal, where you can create an ID and Password for subsequent investments. Please refer to the manual for subsequent Investments.

**9- How will i receive confirmation of Faysal Sahulat Sarmayakari account?**

Once the Account Opening process is completed and payment is made successfully, a Welcome Email containing details of account Profile and transaction confirmation will be sent to your registered email address.

**10- Can I Invest In Multiple Schemes During Account Opening?**

At the time of account opening, you can invest in a single scheme. Once your Online Account is opened then you can make investments in other available schemes using same payment/ investment options through Faysal Funds

**11- Is This Service Available 24x7?**

Yes, request for Faysal Sahulat Sarmayakari Account can be initiated round the clock. However, the transaction execution is based on the Cut-off timings of the respective product during business hours. (Please refer offering documents for the execution timelines)

**12- Is there any requirement to maintain minimum investment balance?**

There is no such requirement to maintain minimum investment balance.

**13- Are there any charges on Investment or account opening services?**

There are no service charges from Faysal Funds at the time of account opening, however at the time of investments, the applicability of charges (Front-end load, bank charges and Government taxes) varies from product to product and amount to amount.

**14- What is the procedure to withdraw investments?**

You can place your request for redemption (withdrawal) in most of the schemes through Faysal Funds online portal 24\*7 which will be executed as per the Cut-off timings of the respective Fund during business hours. For more details contact UAN: 111-329-725.

**15- Will Zakat Be Deducted on my investments?**

Yes, Zakat will be deducted unless Zakat Exemption Declaration Form (CZ-50) is submitted to us. If you want to submit Zakat Affidavit, then simply scan the affidavit and email it to us at [customerservices@faysalfunds.com](mailto:customerservices@faysalfunds.com) with your CNIC number.

**16- How can i choose the Fund that best suits my requirement? Can i get personalized advice for Investments?**

Visit our website [www.faysalfunds.com](http://www.faysalfunds.com), for investment option details or fill the form at the “Get Investment Advice” icon from website to request a call back. We’d be happy to help you!

**17- Are There Any Restrictions for Online Account holders?**

Online Account holders, shall not be able to perform any request or transaction through physical forms. If they wish to perform any physical transaction, all the account opening formalities (physically) shall be executed prior to executing any transaction or request.

Moreover the transaction limits for Online Account holders are;

- First time transaction limit minimum – Rs. 5,000/-
- Subsequent transaction limit minimum – Rs. 1,000/-
- Maximum Transaction limit for single transaction is Rs.25,000/-
- Maximum investment Size is Rs.100,000/- in a single day
- Maximum investment limit at any point in time is restricted to Rs.800,000/-

**18- What Should I Do if I Have Not Received Authentication Code via Email ID?**

If you have not received your authentication n code then please contacts us at our UAN: 111-329-725 or email us at [customersupport@faysalfunds.com](mailto:customersupport@faysalfunds.com)

### **19- How Will I Receive My Money When I Redeem My Mutual Fund units?**

Simply, place your request through Faysal funds online portal for withdrawal of funds, if your bank account supports online/IBFT payments, the funds will be transferred to your bank account, and otherwise we will deposit your cheque into the bank account as per the cut off timings of the Fund. (Please refer offering documents for the payment execution timelines)

### **20- Whom Should I Contact In Case Of Any Query /Complaints Regarding Online Account Opening?**

In case of any query or complaint you may reach us via any of the following channels;

- Call us at UAN : 111-329-725
- Email us at [customerservices@faysalfunds.com](mailto:customerservices@faysalfunds.com)

### **21- My CNIC Is Expired Can I Still Open An Online Account?**

No, a valid CNIC and other details are mandatory for account opening.

### **22- Is My Online Account Opening and Investment Secure?**

Ensuring the privacy and security of your data and transactions are our utmost priority. We take every precaution to provide an online service with high grade security and maintain strict standards and procedures to prevent unauthorized access to your information.

### **23- What If I Forget My Online Credentials?**

You can use our Forget password feature on Faysal Fund Online portal to reset your password or contact us via any of the following channels for support;

- Call us at UAN: 111-329-725
- Email us at [customersupport@faysalfunds.com](mailto:customersupport@faysalfunds.com)