

SUBMISSION OF FALSE AND FICTITIOUS APPLICATIONS IS AN OFFENCE UNDER SECTION 87(7) OF THE SECURITIES ACT, 2015 AND SUCH APPLICATIONS' MONEY MAY BE FORFEITED UNDER SECTION 87(8) OF THE SECURITIES ACT, 2015

عموماً اس کو مطلع کیا جاتا ہے کہ سیکورٹیز ریگولیشن ایکٹ 2015 کی سیکشن نمبر (7) کے تحت رجسٹرڈ یا جعلی درخواستیں دینا ناقابل مجرم ہے۔ خلاف ورزی کرنے والوں کی رقم، جو کہ درخواست کے ساتھ جمع کرائی جاتی ہے، سیکورٹیز ریگولیشن ایکٹ 2015 کی سیکشن نمبر (8) کے تحت ضبط کی جاسکتی ہے۔

INVESTMENT IN SECURITIES IS A HIGHLY RISKY BUSINESS. INVESTORS ARE, THEREFORE, ADVISED IN THEIR OWN INTEREST TO CAREFULLY READ THE CONTENTS OF THE PROSPECTUS ESPECIALLY THE RISK FACTORS BEFORE MAKING ANY INVESTMENT DECISION.

**Bank Alfalah Limited**

**APPLICATION FOR SUBSCRIPTION OF TERM FINANCE CERTIFICATE TRANCHE SERIES A**

As per the Section 72 of Companies Act, 2017, the securities shall be issued in book-entry form only. Therefore, TFC of Bank Alfalah Limited shall only be issued in scrip-less form in the CDS of CDCPL (Refer to instruction No.4 on the reverse hereof)



The Directors,  
Bank Alfalah Limited  
B.A. Building, I.I Chundrigar Road,  
Karachi, Pakistan  
https://www.bankalfalah.com/

CDC PARTICIPANT / ACCOUNT HOLDER ID	SUB ACCOUNT NUMBER	HOUSE A/C NO.

OR

CDC INVESTOR ACCOUNT SERVICES ID	CDC INVESTOR ACCOUNT NO.	Do you want to avail CDC's facility of IPO FACILITATION ACCOUNT	
		Yes	No

1) I/We hereby understand that Pak Brunei already holds TFC issued by Bank Alfalah for onward sale to me/us being retail TFC subscriber(s) and I/We apply for the following number of TFC at Issue Price for the value indicated below:

No. of TFC Applied For	Amount Payable in PKR	Cheque/ Demand Draft/Pay Order No.

2) I/We agree to accept the same or any smaller number of TFC that may be allotted to me/us upon the terms as stated in the Prospectus. I/We authorize you to credit the TFC to me/us pursuant to this application and if no TFC or a smaller number of TFC are allotted to me/us you are hereby authorized to return to me/us by cheque or other means my/our application money for the amount of TFC not credited to me/us.

For Pakistanis	
Resident	01
Non-resident	02

**3) DECLARATION**

I/We declare that: i) I am/We are national(s) of \_\_\_\_\_; ii) I am/We are not minor(s); iii) I/We have not made nor have I/we instructed any other person substitution(s) to make any other application(s) in my/our name(s) or in the name of any other person on my/our behalf or in any fictitious name; iv) I/We agree to abide by the instructions provided with this application and in case of any information given herein being incorrect I/we understand that I/we shall not be entitled to the allotment of TFC if successful rather the application money shall be liable to confiscation if this declaration proves to be incorrect at any time. Further, I/We hereby declare and agree to Pak Brunei acting as the TFC Agent in respect of the TFC documents.

Yours faithfully,

Signature(s) a) \_\_\_\_\_ b) \_\_\_\_\_

**4) ALL DETAILS MUST BE WRITTEN IN**

**B L O C K - L E T T E R S**

**IN THE SPACES PROVIDED, LEGIBLY IN BLACK PEN**

a) Name in Full (as per CNIC)  
 Mr. Ms. Mx. Co. Please Tick

Father's/Husband's Name (as per CNIC)

Identity Number (CNIC/ Passport/ Registration No.)

Identity Number (NTN\*)

\*INVESTORS ARE ENCOURAGED TO DISCLOSE THEIR NTN NUMBERS TO FACILITATE BANK ALFALAH LIMITED TO CHECK STATUS OF THE TFC HOLDERS AS TAX RETURN FILER OR NON FILER FROM THE ACTIVE TAXPAYERS LIST (ATL) AVAILABLE ON THE WEBSITE OF FBR. PLEASE NOTE THAT ANY INCOME DERIVED FROM INVESTMENT IN TFC SHALL BE SUBJECT TO INCOME TAX AS PER INCOME TAX ORDINANCE, 2001. PROFIT PAID TO TFC HOLDERS WILL BE SUBJECT TO WITHHOLDING TAX UNDER SECTION 151 OF THE INCOME TAX ORDINANCE, 2001

Full Address (Including Email Address)

Phone No. (Including Mobile Number)

International Bank Account Number (IBAN)

Bank Name

Branch Name & Address

Occupation Code

Muslim

Non Muslim

**Additional Information - For Non-Resident Pakistanians and Foreign Investors Only**

Place of Issue of Passport

Date of Issue of Passport (DD-MM-YYYY)

Corporate Business Letter enclosed Yes No

Nationality Code

Country of Residence

**5) FOR JOINT HOLDER, IF ANY**

b) Name in Full (as per CNIC)  
 Mr. Ms. Mx. Co. Please Tick

Identity Number (CNIC/ Passport/ Registration No.)

PROFIT MANDATE : Mark tick [✓] in the appropriate boxes Yes [ ] No [ ]

In order to enable the Company to credit the Profit, by the Company, in TFC Holder bank account, instead through cheque, please fill in the following boxes:

Title of Account

International Bank Account Number (IBAN)

Bank Name

Branch Name and Address

Signature of the Applicant as per the Bank account

(TO BE FILLED IN BY THE APPLICANT'S BANKER)

6) It is certified that the above-mentioned applicant(s) is/are maintaining account number as mentioned above at this bank branch and his/her/their particulars and signature(s) are correct and verified as per the bank's record and their CNIC/Passport. It is further certified that only one application has been made in the name of the above account holder through this branch. We also confirm that the original CNIC/Passport has been seen by us.

Note: In case the subscription money is paid through a bank other than the Bankers to the Issue (through pay order or bank draft), this certification shall be provided by the manager of the bank where the applicant maintains his/her bank account.

Bank's Authorized Signatory  
Bank's Rubber Stamp

**SPECIMEN SIGNATURE(S) OF THE APPLICANT**

**SPECIMEN SIGNATURE(S)**

a)

b)

Bankers to the Issue's Provisional acknowledgement of application for TFC of Bank Alfalah Limited

Received from Mr/Ms/Mrs. \_\_\_\_\_ application for \_\_\_\_\_ TFC.

Name of Bank	Branch Code	Application Serial No.	Date of Receipt

**IMPORTANT: (i) This slip must be retained by the Applicant (ii) Please read instructions provided with this application**

**APPLICATION AND ALLOTMENT INSTRUCTIONS**

1. **Eligible investors include:**
  - a) Pakistani citizens' resident in or outside Pakistan or Persons holding two nationalities including Pakistani nationality;
  - b) Foreign Nationals whether living in or outside Pakistan;
  - c) Companies, bodies corporate or other legal entities incorporated or established in or outside Pakistan (to the extent permitted by their constitutive documents and existing regulations, as the case may be);
  - d) Mutual Funds, Provident/pension/gratuity funds/trusts, (subject to the terms of the TFC Issuance Agreement and existing regulations); and
  - e) Branches in Pakistan of companies and bodies corporate incorporated outside Pakistan.
2. **Copies of the Shelf Prospectus and Application Forms can be obtained from Pakistan Stock Exchange Limited, the Bankers to the Issue and their branches, the Joint Lead Manager and Arrangers and the registered office of the Bank. The Shelf Prospectus and the Application Forms can also be downloaded from the website: <https://www.bankalfalah.com/>, [www.arifhabibtd.com](http://www.arifhabibtd.com), <https://www.alfalahcls.com/>, [www.psx.com.pk](http://www.psx.com.pk) & [www.cdceipo.com](http://www.cdceipo.com)**  
**The Applicants are required to complete the relevant sections of the application to get the Tranche Series A Listed, Secured, Rated, Fixed Rate, Medium Term Finance Certificate in scrip-less form.** In accordance with provisions of the Central Depositories Act, 1997 and the CDCPL Regulations, credit of such TFC are allowed ONLY in the applicant's own CDC Account OR in CDC's IPO Facilitation Account. (IPO Facilitation Account is an Investor Account opened by CDC under its Regulations for the purpose of crediting and holding of Securities on behalf of individual Pakistani investors who have subscribed to such Securities offered by an Issuer/Offeror).
3. **NAME(S) AND ADDRESS(ES) MUST BE WRITTEN IN FULL BLOCK LETTERS, IN ENGLISH, AND SHOULD NOT BE ABBREVIATED.**
4. **ALL APPLICATIONS MUST BEAR THE NAME AND SIGNATURE CORRESPONDING WITH THAT RECORDED WITH THE APPLICANT'S BANKER. IN CASE OF DIFFERENCE OF SIGNATURE WITH THE BANK AND COMPUTERIZED NATIONAL IDENTITY CARD (CNIC) OR NATIONAL IDENTITY CARD FOR OVERSEAS PAKISTANIS (NICOP) OR PASSPORT BOTH THE SIGNATURES SHOULD BE AFFIXED ON THE APPLICATION FORM.**
5. **APPLICATIONS MADE BY INDIVIDUAL INVESTORS**
  - a) In case of individual investors, a photocopy of the CNIC (in case of resident Pakistanis) / NICOP or Passport (in case of non-resident Pakistanis) as the case may be, should be enclosed and the number of CNIC / NICOP / Passport should be written against the name of the applicant.
  - b) Original CNIC / NICOP / Passport, along with a photocopy, must be produced for verification to the Banker to the issue and the applicant's banker (if different from the Banker to the issue) at the time of presenting an application. The photocopy will, after verification, be retained by the branch along with the application.
6. **APPLICATIONS MADE BY INSTITUTIONAL INVESTORS**
  - a) Applications made by companies, corporate bodies, mutual funds, provident / pension / gratuity funds / trusts and other legal entities must be accompanied by a photocopy of their memorandum and articles of association or equivalent instrument / document. Where applications are made by virtue of power of attorney, the same should also be submitted along with the application.
  - b) Photocopies of the documents mentioned in paragraph 6(a) above must be produced for verification to the Banker to the Issue and the applicant's banker (if different from the banker to the issue) at the time of presenting the application. The copies, will after verification, be retained by the bank branch along with the application.
7. **ADDITIONAL INSTRUCTIONS FOR INVESTORS**
  - a) Only one application will be accepted against each account, however, in case of joint accounts, one application may be submitted in the name of each joint account holder.
  - b) Joint application in name of more than two persons will not be accepted. In case of joint application each applicant must sign the application form and submit copies of their CNICs / NICOP / Passports. The securities will be credited to the CDS account mentioned on the face of the form (OR in CDC's IPO Facilitation Account) and where any amount is refundable, in whole or in part, the same will be refunded by cheque or other means by post, or through the bank where the application was submitted, to the person named first on the application form, without interest, profit, or return. Please note that application will be considered as a single application for the purpose of allotment of securities.
  - c) Subscription money must be paid by cheque drawn on applicants own bank account or pay order / bank draft payable to one of the Bankers to the Issue in favor of "BAFL TFC Subscription Account" and crossed "A/C PAYEE ONLY".
  - d) For the application made through pay order / bank draft, it would be permissible for a Banker to the Issue to deduct the bank charges while making refund of subscription money to unsuccessful applicants through pay order / bank draft individually for each application.
  - e) The applicant should have at least one bank account with any of the commercial banks. The applicants not having a bank account at all (non-account holders) are not allowed to submit application for subscription of shares.
  - f) Applications are not to be made by minors and / or persons of unsound mind.
  - g) Applicants should ensure that the bank branch, to which the application is submitted, completes the relevant portion of the application form
  - h) Applicants should retain the bottom portion of their application forms as provisional acknowledgement of submission of their applications. This should not be construed as an acceptance of the application or a guarantee that the applicant will be allotted the number of securities for which the application has been made.
  - i) Making of any false statements in the application or willfully embodying incorrect information therein shall make the application fictitious and the applicant or the bank shall be liable for legal action.
  - j) Banker to the issue are prohibited to recover any charges from the subscribers for collecting subscription applications. Hence, the applicants are advised not to pay any extra charges to the Bankers to the issue.
  - k) It would be permissible for a Banker to the issue to refund subscription money to unsuccessful applicants having an account in its bank by crediting such account instead of remitting the same by cheque, pay order or bank draft. Applicants should, therefore, not fail to give their bank account numbers.
  - l) Submission of false and fictitious applications is prohibited and such Application Money may be forfeited under section 87(8) of Securities Act, 2015

عوام اس کو مطلع کیا جاتا ہے کہ سیکورٹیز ایکٹ 2015 کی سیکشن نمبر (7) 87 کے تحت رجسٹرڈ یا جعلی درخواستیں دینا قانوناً ناجائز ہے۔ خلاف ورزی کرنے والوں کی رقم، جو کہ درخواست کے ساتھ جمع کرائی جاتی ہے، سیکورٹیز ایکٹ 2015 کی سیکشن نمبر (8) 87 کے تحت ضبط کی جاسکتی ہے۔

8. **ADDITIONAL INSTRUCTIONS FOR FOREIGN / NON-RESIDENT INVESTORS**
  - a) In case of Foreign investors who are not individuals, applications must be accompanied with a letter on applicant's letterhead stating the legal status of the applicant, place of incorporation and operations and line of business. A copy of Memorandum of Association or equivalent document should also be enclosed, if available. Where applications are made by virtue of Power of Attorney, the same must be lodged with the applications. Copies of these documents can be attested by the Bank Manager in the country of applicant's residence.
  - b) Foreign / Non-resident investors should follow the payment instructions given in Para 13.12 of the Shelf Prospectus.
9. **MINIMUM SUBSCRIPTION AMOUNT AND BASIS OF ALLOTMENT**
  - a) The Public Subscription Period for Series A TFC will start on January 14, 2021 and end on January 15, 2021 (both days inclusive) during banking hours for investors submitting physical applications with Bankers to the Issue and 24 hours for investors opting E-IPO services
  - b) Minimum subscription of at least 1 TFC Certificate of PKR 5,000 will be applicable; whereas the upper limit on the maximum subscription by one investor shall be the total IPO Portion i.e. PKR 2,000 million (inclusive of green shoe option of PKR 1,000 million)
  - c) Application for subscription must be made for PKR 5,000/- or in multiple thereof only. Applications, which are neither for PKR 5,000/- TFC nor for multiple thereof, shall be rejected.
  - d) BAFL is offering IPO portion of PKR 2,000 million (inclusive of a Green Shoe Option of PKR 1,000 million) of its Series A TFC Issue of up to PKR 11,000 million (inclusive of Green Shoe option of PKR 1,000 million) through appointing seven banks as Bankers to the Issue (BTIs) along with CDC E-IPO.
  - e) Allotment/Transfer of TFCs to successful applicants shall be made in accordance with the allotment criteria/instructions disclosed in the Shelf Prospectus.
    - i. If the TFCs to be issued to the general public are sufficient for the purpose, all applications shall be accommodated.
    - ii. If the issue is oversubscribed in terms of amount, then all applications shall be accommodated initially for TFCs of face value of PKR 5,000/- each and the balance TFCs shall be allotted on pro-rata basis to all applicants who applied for TFCs in multiple of PKR 5,000/-.
    - iii. If the issue is over-subscribed in terms of number of applications and the amount, the TFCs shall be allotted through computer balloting in the presence of representatives of PSX.
  - f) The allotment of TFCs shall be subject to scrutiny of applications in accordance with the criteria disclosed in the Shelf Prospectus and/or the instructions by the Securities & Exchange Commission of Pakistan.
  - g) Applications, which do not meet the above requirements, or applications which are incomplete will be rejected. The applicants are therefore required to fill in all data fields in the Application Form.
  - h) The Bank will credit the respective CDS accounts of the successful applicants.
10. **BANKERS TO THE ISSUE**

Code	Name of Banks	Code	Name of Banks
01	Allied Bank Limited	06	MCB Bank Limited
02	Askari Bank Limited	07	Soneri Bank Limited
03	Bank Alfalah Limited		
04	Faysal Bank Limited		
05	Habib Bank Limited		

**11. OCCUPATION CODE OF OCCUPATIONS**

Code	Occupation	Code	Occupation
01	Business	06	Professional
02	Business Executive	07	Student
03	Service	08	Agriculturist
04	Housewife	09	Industrialist
05	Household	10	Other

12. **PUBLIC SUBSCRIPTION THROUGH e-IPO:**  
e-IPO is submission of application for subscription of securities electronically through internet, Automated Teller Machines (ATM) and mobile phones. In order to facilitate the public during IPOs, SECP has introduced the concept of e-IPO. The following system is available for e-IPO:
  - i. **Centralized e-IPO System (CES):**  
The Central Depository Company of Pakistan Limited (CDC) has developed a Centralized e-IPO System (CES) through which applications for subscription of securities offered to the general public can be made electronically. CES has been made available in this IPO and can be accessed through the web link ([www.cdceipo.com](http://www.cdceipo.com)). Payment of subscription money can be made through LINK's member banks available for CES, list of which is available on above website.  
For making application through CES, investors must be registered with CES. Registration with CES is free of cost and a self-registration process by filling the CES registration form, which is available 24/7 all around the year. Investors who have valid Computerized National Identity Card (CNIC), bank account with any of the commercial bank, email address, mobile phone number and CDS Account (Investor Account or sub Account) OR CDC's IPO Facilitation Account may register themselves with CES. Investors who do not have CDS account may visit [www.cdcpakistan.com](http://www.cdcpakistan.com) for information and details. For further guidance and queries regarding CES and opening of CDS account, investors may contact CDC at phone Number: 0800 – 23275 (CDCPL) and e-mail: [info@cdcpak.com](mailto:info@cdcpak.com). For further detail on CES, please refer to para 13.10 of the Shelf Prospectus
13. **NATIONALITY CODE**

Code	Name of Country	Code	Name of Country
001	U.S.A	006	Bangladesh
002	U.K	007	China
003	U.A.E	008	Bahrain
004	K.S.A	009	Other
005	Oman		

**For further queries you may contact**

**Bank Alfalah Limited:** Muhammad Zeeshan; Phone: +92 21 3312 2126; E-mail: [mzeeshan@bankalfalah.com](mailto:mzeeshan@bankalfalah.com) and; Muzammil Shahid Bhatti; Phone: +92 21 3212 2123; E-mail: [muzammil.bhatti@bankalfalah.com](mailto:muzammil.bhatti@bankalfalah.com)  
**Arif Habib Limited:** Ammad Tahir; Phone: +92 21 3243 3542; E-mail: [ammad.tahir@arifhabibtd.com](mailto:ammad.tahir@arifhabibtd.com) and; Tooba Zafar; Phone: +92 21 3889 9226; Email: [tooba.zafar@arifhabibtd.com](mailto:tooba.zafar@arifhabibtd.com)  
**Alfalah CLS Securities (Pvt.) Limited:** Imran Sherani; Phone: +92 21 3564 5068; Email: [imran.sherani@alfalahcls.com](mailto:imran.sherani@alfalahcls.com) and; Sukaina Fatima; Phone: +92 21 35645090 (Ext: 344); Email: [sukaina.fatima@alfalahcls.com](mailto:sukaina.fatima@alfalahcls.com)