

**Schedule of Early Redemption Price for Islamic Naya Pakistan Certificates
(PKR)**

S. No.	Tenure	Within 3 months	Between 3 - 6 months	Between 6 months to 1 year	1 year to 3 year	3 - 5 years
1	3 months	1.05% of '3 months INPC' rate				
2	6 months		3 months INPC			
3	12 months		3 months INPC	6 months INPC		
4	3 year - half yearly		3 months INPC	6 months INPC	12 months INPC	
5	5 year - half yearly		3 months INPC	6 months INPC	12 months INPC	3 year INPC

Rules:

- For early redemption within 3 months, the redemption price would be the sum of face value and 1.05% of applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3-6 months, the redemption price would be the sum of face value and applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 6 months and 1 year, the redemption price would be the sum of face value and applicable 6 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 1 and 3 year, the redemption price would be the sum of face value and applicable 12 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3 and 5 year, the redemption price would be the sum of face value and applicable 3 Year INPC rates applied on the face value for the relevant number of days.

*** face value would be adjusted after accounting for any losses (if any).**

**Schedule of Early Redemption Price for Islamic Naya Pakistan Certificates
(USD)**

S. No.	Tenure	Within 3 months	Between 3 - 6 months	Between 6 months to 1 year	1 year to 3 year	3 - 5 years
1	3 months	1.8% of '3 months INPC' rate				
2	6 months		3 months INPC			
3	12 months		3 months INPC	6 months INPC		
4	3 year - half yearly		3 months INPC	6 months INPC	12 months INPC	
5	5 year - half yearly		3 months INPC	6 months INPC	12 months INPC	3 year INPC

Rules:

- For early redemption within 3 months, the redemption price would be the sum of face value and 1.8% of applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3-6 months, the redemption price would be the sum of face value and applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 6 months and 1 year, the redemption price would be the sum of face value and applicable 6 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 1 and 3 year, the redemption price would be the sum of face value and applicable 12 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3 and 5 year, the redemption price would be the sum of face value and applicable 3 Year INPC rates applied on the face value for the relevant number of days.

*** face value would be adjusted after accounting for any losses (if any).**

**Schedule of Early Redemption Price for Islamic Naya Pakistan Certificates
(GBP)**

S. No.	Tenure	Within 3 months	Between 3 - 6 months	Between 6 months to 1 year	1 year to 3 year	3 - 5 years
1	3 months	1.9% of '3 months INPC' rate				
2	6 months		3 months INPC			
3	12 months		3 months INPC	6 months INPC		
4	3 year - half yearly		3 months INPC	6 months INPC	12 months INPC	
5	5 year - half yearly		3 months INPC	6 months INPC	12 months INPC	3 year INPC

Rules:

- For early redemption within 3 months, the redemption price would be the sum of face value and 1.9% of applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3-6 months, the redemption price would be the sum of face value and applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 6 months and 1 year, the redemption price would be the sum of face value and applicable 6 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 1 and 3 year, the redemption price would be the sum of face value and applicable 12 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3 and 5 year, the redemption price would be the sum of face value and applicable 3 Year INPC rates applied on the face value for the relevant number of days.

*** face value would be adjusted after accounting for any losses (if any).**

**Schedule of Early Redemption Price for Islamic Naya Pakistan Certificates
(EURO)**

S. No.	Tenure	Within 3 months	Between 3 - 6 months	Between 6 months to 1 year	1 year to 3 year	3 - 5 years
1	3 months	2.1% of '3 months INPC' rate				
2	6 months		3 months INPC			
3	12 months		3 months INPC	6 months INPC		
4	3 year - half yearly		3 months INPC	6 months INPC	12 months INPC	
5	5 year - half yearly		3 months INPC	6 months INPC	12 months INPC	3 year INPC

Rules:

- For early redemption within 3 months, the redemption price would be the sum of face value and 2.1% of applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3-6 months, the redemption price would be the sum of face value and applicable 3 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 6 months and 1 year, the redemption price would be the sum of face value and applicable 6 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 1 and 3 year, the redemption price would be the sum of face value and applicable 12 Month INPC rates applied on the face value for the relevant number of days.
- For early redemption between 3 and 5 year, the redemption price would be the sum of face value and applicable 3 Year INPC rates applied on the face value for the relevant number of days.

* face value would be adjusted after accounting for any losses (if any).