

## Message



**Waqas Ahmad Khwaja**  
Head of Marketing,  
OLP Financial Services  
Pakistan Limited

**A**s we continue to navigate the ever-changing landscape of auto financing, our commitment to provide flexible and affordable solutions remains unwavering. At OLP Financial Services, we understand that every individual's financial journey is unique. That is why we offer personalised leasing/financing options designed to fit your lifestyle and budget.

Our experienced and dedicated marketing team is available to guide customers through the financing process, ensuring that they drive away in their dream vehicle with confidence and peace of mind.

We are proud to offer competitive rates and flexible terms, wide range of vehicle options, guidance and support throughout the leasing/financing process.

At OLP, we are not just financing cars — we convert dreams into reality with serenity. OLP provides flexibility to explore new horizons, pursue new adventures, and create unforgettable memories.

We thank all our customers for choosing OLP Financial Services Pakistan as their trusted partner in auto financing.

We look forward to continue helping them in bringing their dreams into reality. ■

## Get an insightful view on auto financing in Pakistan

*Continued from Page 1*

finance a new car through the dealership, the finance person is working on commission? That means that the financing deal you get is still high, although they'll never tell you about it.

Those things that get added on in the final stages of the deal (extended warranties, undercoating, alarm systems, etc.) are often what the dealership makes the most money on. It's the finance office person's job to sell you those items after you've agreed to a price for the car with the salesman. In this article, we'll cover the choices you have for financing, what determines the interest rate you get, and how to determine if you're really getting the best deal, as well as some scams to watch out for.

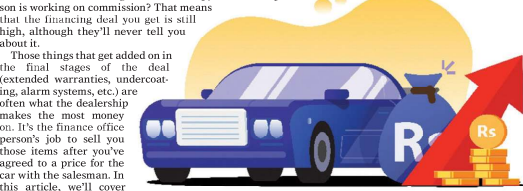
If you're like most people, paying cash to buy a new car just isn't in the realm of possibility. And even if it's in the realm, you may not want to deplete your savings account to buy a new vehicle. This means that you're either going to be leasing the car, or buying the car by financing it. If you're buying, then you're probably financing it through the dealership, a bank or credit union, an online financial institute, or maybe even a family member. If you know you want to finance your car rather than pay cash, then you need to do your homework and decide how to get the best financing deal.

Here are some instances when paying cash really is in your best interest. If you could pay more interest by financing that amount of money than you could earn if you invested it or kept it in a savings account of some sort. If you don't have a very good credit rating and would have to pay a high interest rate to finance (more on this later).

If you have a lot of debt already but enough cash on hand, and don't want to further damage your credit rating but if you're like many people, you probably need to finance your car.

If you know which car you want to get, go to the manufacturer's website and print out all of the pricing information so you know what the car should cost with the features you want. Take that with you to the dealership so you can get a fair price for your car. ■

*This is edited version of an article earlier published in Dawn*



Under car financing facility, purchasing a new or used car is convenient and painless. People who belong to middle income group can also enjoy driving their own car by just availing an auto financing plan.



## Putting You in the Driving Seat

- Get behind the wheel with fast & flexible financing options
- Auto financing made easy- Apply Now.
- OLP is rated as AA+ (Long term rating) & A1+ (Short term rating) by the PACRA

OLP Financial Services Pakistan Limited ("formerly ORIX Leasing Pakistan Limited") offers flexible product range to our Corporate, Commercial & Individual customer tailored to suit their specific requirements and financial needs

### Salient Features:

- Financing against vehicles including Private Vehicles, Saloon/SUVs and Commercial Vehicles.
- Flexible product range tailored to suit the customers' needs.
- Down payment as low as 10% with financing period for 01-05 years repayment plan.
- Flexible payment options such as Step up and Step Down Leases.
- Balloon Payment Leases.



### OLP Financial Services Pakistan Limited

☎ 021 111-24-24-24 | www.olpfinance.com | /olpfinance  
🌐 /company/olpfinance



**MG HS PHEV**  
TRUE HYBRID ELECTRIC



EXTERNAL + REGENERATIVE CHARGING

COMBINED FUEL AVERAGE UPTO 58.8 KM/L

BATTERY EV RANGE 52+ KM

**5 YEARS** 150,000 KM WARRANTY COVERAGE (VEHICLE)

**8 YEARS** 150,000 KM WARRANTY COVERAGE (EV BATTERY)

Warranty Condition: Whichever Occurs First

**BOOK NOW**

MRSP **9,899,000** | EARLY BIRD PRICE **9,499,000**

<p><b>MG CAPITAL</b></p> <p>📍 PLOT 210, 3 SERVICE ROAD EAST, H-103 H-10, ISLAMABAD</p> <p>☎ +92 335 1111555</p>	<p><b>MG CENTER</b></p> <p>📍 PLOT 3, KM CHS, MAIN SHAHRAH-E-FAISAL, KARACHI</p> <p>☎ +92 300 0459730</p>	<p><b>MG LOUNGE</b></p> <p>📍 GROUND FLOOR, PACKAGES MALL, WALTON ROAD, LAHORE</p> <p>☎ +92 340 8404906</p>	<p><b>MG RAWALPINDI</b></p> <p>📍 T CHOWK, MAIN GT ROAD, OPP: IMARAT MALL, RAWALPINDI</p> <p>☎ +92 51 375 7501</p>	<p><b>MG GUJRAT</b></p> <p>📍 OPPOSITE MAYTEY MALL, GT ROAD GUJRAT</p> <p>☎ +92 321 5352529</p>	<p><b>MG SIALKOT</b></p> <p>📍 14-KM, FAZAL ABAD, DASKA ROAD, SIALKOT</p> <p>☎ +92 312 6469964</p>
<p><b>MG KHYBER</b></p> <p>📍 MAIN RING ROAD, PESHAWAR</p> <p>☎ +92 335 5951111</p>	<p><b>MG QUEENS ROAD</b></p> <p>📍 23-A QUEEN'S ROAD, BLOCK B, JINNAH TOWN, LAHORE</p> <p>☎ +92 300 4025511</p>	<p><b>MG CITY</b></p> <p>📍 126 E-1 MAIN BOULEVARD, GULBERG 3, LAHORE</p> <p>☎ +92 309 1493893</p>	<p><b>MG LYALLPUR</b></p> <p>📍 P-70/A1, OFFICER COLONY 1, EAST CANAL ROAD, FAISALABAD</p> <p>☎ +92 305 4733331</p>	<p><b>MG MULTAN</b></p> <p>📍 NEAR DAEWOOD BUS TERMINAL KHANEWAL ROAD MULTAN</p> <p>☎ +92 300 0572573</p>	<p><b>MG RIVERSIDE</b></p> <p>📍 PLOT NO. II-AII, SAQID LIVNA HOUSING SOCIETY, HYDERABAD</p> <p>☎ +92 333 0783579</p>

\*WLP Combined Range