

# OLP Certificate of Deposit

## Premium OLP Floater

Exceptional return that moves with the times



### Product Disclosure Statement

#### Salient Features

- Tenor: 1 Year
- Minimum deposit amount: Rs. 200,000,000/-
- No maximum limit for deposit
- Quarterly profit payment
- Rate linked with 3 months KIBOR 3 MK\*
- Quarterly rate revision in profit rates on prevailing 3 MK\*
- Convenience of profit payments directly in bank account
- No penalty rates apply for early encashment
- Loan facility against pledge of certificate
- Zakaat exemption available (if applicable)

\* Average asked side of the Karachi Inter Bank Offered Rate (KIBOR) will be determined for the first time taking 3MK of deposit date for fresh deposits and 3MK of one business day prior to the rollover date for rollovers. Subsequently rate will be revised taking 3MK of one business day prior to the each next quarterly period.

#### Entity Rating

PACRA - February 28, 2025

AA+  
Long Term

A1+  
Short Term

#### Premium OLP Floater

Rate effective from: March 19, 2025

Amount (Rs.)	Gross Expected (Rate of Return p.a.)
200 million to 300 million	3 MK* minus (-) 0.25%
300 million & above	3 MK*

#### Encashment Policy

The above scheme is for period of 1 year. The certificates are not encashable before 45 days as per SECP regulation. However, in case of premature encashment no penalty will be applicable after 45 days.

#### Notes

- Government of Pakistan does not guarantee OLP CODs
- Rates offered are subject to change without prior notice
- OLP reserves the right to accept or decline any deposit
- Certificates are registered and non-transferable
- All taxes are payable as per applicable rules

I/We have read and understood the terms and conditions of investment laid down in the investment form, which will be part and parcel of the application form, including offered rates and encashment terms and agree to book my investment as per terms offered by OLP.

Signature & Stamp (if applicable)

Date

OLP FINANCIAL SERVICES PAKISTAN LIMITED  
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