

OLP Certificates of Deposit

Quick Gain Premium

Developing Relationships, Building Trust



Rates effective from: April 08, 2025

Product Disclosure Statement

| Deposit Amount | Tenor (Encashable after 45 days) | Gross Profit (Rate of Return p.a.) | Profit Frequency |
|-------------------------------------|----------------------------------|------------------------------------|--|
| For minimum investment of Rs. 10 Mn | 12 Months | 9.05% | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually |
| | | 10.10% | <input type="checkbox"/> on Maturity |

PREFERENTIAL RATES

| | | | |
|---|-----------|--------|--|
| For Aggregated amount of Rs.50 Mn or more | 12 Months | 9.10% | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually |
| | | 10.25% | <input type="checkbox"/> on Maturity |
| For Aggregated amount of Rs. 100 Mn or more | 12 Months | 9.15% | <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually |
| | | 10.25% | <input type="checkbox"/> on Maturity |

Salient Features

- Tenor: 1 year
- Minimum investment amount: Rs. 10,000,000/-
- No maximum investment limit
- Flexible profit payment frequency options
- Convenience of profit payments directly in bank account
- Loan facility against pledge of certificates
- Personalized doorstep service at its best
- Zakaat exemption available (if applicable)
- Penalty rates apply on premature encashment

Entity Rating

PACRA- February 28, 2025
VIS- September 11, 2025

AAA/AA+
(VIS) (PACRA)
Long Term

A1+/A1+
(VIS) (PACRA)
Short Term

Encashment Policy

The above scheme is for period of 12 months. The certificates are not encashable before 45 days as per SECP regulation. However, in case of premature encashment following conditions shall apply:

| Premature Encashment | Profit to be paid p a (gross) |
|------------------------------------|-------------------------------|
| After 45 days and up to 3 months | 6.50% |
| After 3 months and up to 12 months | 6.75% |

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 and zakaat are payable as per applicable rule:

IMPORTANT: As per SECP regulations, deposit in any scheme cannot be encashed before 45 days.

I 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

Date

Disclaimer: The Certificates of Deposit are subject to various risks including credit risk & liquidity risk. The prospective customers are advised to conduct their own due diligence prior to investing in Certificates of Deposit.

OLP FINANCIAL SERVICES PAKISTAN LIMITED
(Formerly ORIX leasing Pakistan Limited)

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