

# OLP Certificate of deposit

## Senior Citizens Plan

Age does matter; grow with us



### Product Disclosure Statement

Rates effective from: December 24, 2025

Tenor (Encashable after 45 days)	Gross Expected (Rate of Return p.a)	Profit Frequency
5 Years	10.00%	<input type="checkbox"/> Monthly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Quarterly <input type="checkbox"/> on Maturity

### Salient Features

- Maximum Deposit limit per investor (Single or Joint) Rs.50,000,000/-
- Minimum Deposit Amount: Rs. 100,000/-
- Eligibility: individuals aged 60 years or above
- Profit frequency: tailored to investor needs
- Loan facility against pledge of certificates
- Personalized doorstep service at its best
- Zakat 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 5 years only. 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%
After 1 year and upto 2 years	7.00%
After 2 years and upto 3 years	7.25%
After 3 years and upto 4 years	7.50%
After 4 years and upto 5 years	8.00%

### 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 zakat 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  
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