

OLP Certificates of Deposit

Money Builder

Secure Your Savings, Enhance Your Future



OLP

Product Disclosure Statement

Salient Features

- Tenor: 3, 4 and 5 years
- Minimum deposit amount: Rs. 100,000/-
- No maximum limit for deposit
- Profit Payment on maturity to maximize savings
- 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 - March 3, 2022

AA+
Long Term

A1+
Short Term



Money Builder

Rates effective from: December 14, 2022

Tenor (Encashable after 45 Days)	Annual Percentage Rate (APR) Gross on Maturity
■ 3 Years	15.40%
■ 4 Years	15.40%
■ 5 Years	16.45%

Encashment Policy

The above scheme is for periods of 3, 4 and 5 years. The certificates are not encashable before 45 days as per SECP regulation. However, in case of premature encashment following conditions shall apply:

Premature Encashment	APR / Fiat Rate p.a (Gross)	
	3 Years	4 & 5 Years
After 45 days and up to 3 months	12.00%	11.25%
After 3 months and up to 12 months	12.25%	11.50%
After 1 year and up to 2 years	12.50%	11.75%
After 2 years and up to 3 years	13.30%	12.45%
After 3 years and up to 4 years	-	13.20%
After 4 years and up to 5 years	-	14.00%

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 zakaat are payable as per applicable rules

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)

☎ 0800 07070

@ cod@orixpakistan.com

www olpfinance.com

f /olpfinance

in /company/olpfinance