

# OLP Certificate of Deposit

## OLP Floater

Earn a return that moves with the times



### Product Disclosure Statement

#### Salient Features

- Tenor: 1 year
- Minimum deposit amount: Rs. 100,000/-
- No maximum limit for deposit
- Monthly profit payment
- Rate linked with 3 months KIBOR 3 MK\*
- Quarterly rate revision in profit rates based on prevailing
- 3MK Convenience of profit payments directly in bank
- account Penalty rates apply for premature encashment
- Loan facility against pledge of certificate
- Zakaat exemption available (if applicable)

\* Average asked side of the Karachi Inter Bank Offered Rate (KIBOR). Rate 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

VIS- September 11, 2025

**AAA/A1+**  
(VIS) (PACRA)  
Long Term

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



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Rates effective from: August 04, 2025

Investment Amount	Gross Expected (Rate of Return p.a.)
Rs. 100,000 to Rs. 2,999,999	3MK* minus (-) 1.00%
Rs. 3,000,000 to Rs. 9,999,999	3MK* minus (-) 0.75%
Rs. 10,000,000 to Rs. 24,999,999	3MK* minus (-) 0.50%
Rs. 25,000,000 to Rs. 49,999,999	3MK* minus (-) 0.25%
Rs. 50,000,000 and above	3MK*

#### 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 following conditions shall apply:

Encashment Period	Gross Expected Return (p.a)
After 45 days and before 3 months	3 MK minus (-) 1.50%
After 3 months and before 1 year	3 MK minus (-) 1.25%

#### 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

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

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

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