

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 investment 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- February 28, 2025

VIS- September 11, 2025

AAA/A1+

(VIS) (PACRA)

Long Term

A1+/A1+

(VIS) (PACRA)

Short Term

Money Builder

Rates effective from: December 24, 2025

Tenor (Encashable after 45 days)	Annual Percentage Rate (APR) Gross on Maturity
3 Years	9.51%
4 Years	10.94%
5 Years	11.48%

Encashment Policy

The above scheme is for period of 3 and 4 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	Profit to be paid p a. (gross)		
	3 years	4 years	5 years
After 45 days and up to 3 months	6.25%	6.50%	6.50%
After 3 months and up to 12 months	6.50%	6.75%	6.75%
After 1 year and upto 2 years	6.75%	7.00%	7.00%
After 2 years and upto 3 years	8.00%	7.75%	7.50%
After 3 years and upto 4 years		8.65%	8.10%
After 4 years and upto 5 years			9.00%

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 rule:

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

I have read and understood the terms and oonditions 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 oonduct their own due diligence prior to investing in Certificates of Deposit.

OLP FINANCIAL SERVICES PAKISTAN LIMITED
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