



ORIX Leasing Pakistan Limited
Islamic Chamber of Commerce
Building, Ground Floor, ST-2/A,
Block 9, Clifton, Karachi.
Call Toll Free: 0800-07070

**Short Tenures
Yet High Returns**

ORIX Certificate of Deposit

Quick Gain

NOTE: As per new SECP regulations, deposit in any scheme can NOT be encashed before 45 days.

Please select any one of the Product Categories:

Rates effective from: September 1, 2016

Product Category	Tenure (Encashable after 45 Days)	Gross Expected Rate of Return
Quick Gain Plus	3 Months to 1 Year <ul style="list-style-type: none"> ➤ Minimum deposit amount Rs. 100,000/- ➤ NOT encashable before 45 days as per new SECP regulations ➤ If encashed after 45 days but before 3 months no profit shall be paid & any profit paid (gross) shall be recovered ➤ If encashed after 3 months 0% penalty 	6.00% p.a.
Quick Gain Premium	6 Months to 1 Year <ul style="list-style-type: none"> ➤ Minimum deposit amount Rs. 10,000,000/- ➤ NOT encashable before 45 days as per new SECP regulations ➤ If encashed after 45 days but before 6 months no profit shall be paid & any profit paid (gross) shall be recovered ➤ If encashed after 6 months 0% penalty 	6.25% p.a.

Profit Frequency : **Monthly** **Quarterly**
 Semi-Annually **On Maturity**

Features

- Personalised service at its best
- Doorstep convenience of profit payments
- Lease / loan facility against pledge of certificates
- No maximum limit for investment

Notes: - Government of Pakistan does not guarantee ORIX CODs
 - Rates offered are subject to change without prior notice and will apply to deposits placed on or after the effective date of the new rates
 - 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 rules

Entity Rating:
AA+ Long Term
A1+ Short Term
by PACRA

Last Updated – 23 June 2017

ORIX Leasing Pakistan Limited (OLP) is an associated company of Japan's largest financial services group, ORIX Corporation. The group has operations in 35 countries and regions worldwide with total assets of over US\$ 95 billion. It is listed on two bourses in Japan as well as the New York Stock Exchange. OLP, one of Pakistan's leading leasing companies, has presence through 31 offices in 30 cities of Pakistan with an asset base of Rs. 30 billion.

**CALL
TOLL FREE
0800-07070**

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

Signature: _____ Date: _____

Offered Rates and Encashment Conditions read, understood and agreed.