



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

Let us help you
Beat the inflation

ORIX Certificate of Deposit

Step-up Income Plan

Rates effective from: September 1, 2016

| Tenure (Encashable after 45 Days) | Gross Expected Rate of Return | Gross Expected Amount Per Month |
|--------------------------------------|----------------------------------|------------------------------------|
| 1 st Year Profit | @ 5.50% p.a. | Rs. 4,583/- |
| 2 nd Year Profit | @ 6.00% p.a. | Rs. 5,000/- |
| 3 rd Year Profit | @ 7.25% p.a. | Rs. 6,042/- |
| 4 th Year Profit | @ 9.25% p.a. | Rs. 7,708/- |
| 5 th Year Profit | @ 10.50% p.a. | Rs. 8,750/- |

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

Above profit amounts have been calculated on Rs. 1,000,000/-

Encashment:

The above scheme is for a period of 5 years, however, in case of premature encashment following conditions shall apply:

| If encashed | Profit will be paid |
|--|--|
| before 45 days NOT encashable as per SECP regulations | |
| after 45 days but before completion of 3 months | NIL (Gross profit paid shall be recovered) |
| after 3 months but before completion of 2 years | @ 5.50% p.a. (Gross) |
| after 2 years but before completion of 4 years | @ 6.00% p.a. (Gross) |
| after 4 years but before completion of 5 years | @ 7.00% p.a. (Gross) |

Features

- Personalised service at its best
- Doorstep convenience of profit payments
- Lease / loan facility against pledge of certificates
- No maximum limit for deposit
- Minimum deposit amount Rs. 100,000/-

- Notes:**
- Government of Pakistan does not guarantee ORIX 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 rules
 - Certificates are issued under profit & loss sharing basis

Entity Rating:

**AA+ Long Term
A1+ Short Term
by PACRA**

Last Updated – 12-Feb-2018

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.



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.