



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

Tenure	Gross Expected Rate of Return	Gross Expected Amount Per Month
1 <sup>st</sup> Year Profit	@ 12.75% p.a.	Rs. 1,062/-
2 <sup>nd</sup> Year Profit	@ 13.00% p.a.	Rs. 1,083/-
3 <sup>rd</sup> Year Profit	@ 14.00% p.a.	Rs. 1,167/-
4 <sup>th</sup> Year Profit	@ 15.00% p.a.	Rs. 1,250/-
5 <sup>th</sup> Year Profit	@ 16.50% p.a.	Rs. 1,375/-

Minimum Deposit Amount : Rs. 100,000/-

#### Encashment:

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

If encashed	Profit will be paid
before 3 months	no profit shall be paid
after 3 months but before completion of 3 years	@ 8.00% p.a. (Gross)
after 3 years but before completion of 4 years	@ 9.00% p.a. (Gross)
after 4 years but before completion of 5 years	@ 10.00% p.a. (Gross)

Features
<ul style="list-style-type: none"> <li>■ Personalised service at its best</li> <li>■ Doorstep convenience of profit payments</li> <li>■ Lease / loan facility against pledge of certificates</li> <li>■ No maximum limit for deposit</li> </ul> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>- Government of Pakistan does not guarantee ORIX CODs</li> <li>- Rates offered are subject to change without prior notice</li> <li>- OLP reserves the right to accept or decline any deposit</li> <li>- Certificates are registered and non-transferable</li> <li>- All taxes and zakat are payable as per applicable rules</li> <li>- Certificates are issued under profit &amp; loss sharing basis</li> </ul>

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

*Last Updated – December 2011*

ORIX Leasing Pakistan Limited (OLP) is a subsidiary of Japan's largest financial services group, ORIX Corporation. The group has operations in 26 countries and regions worldwide with total assets of US\$ 104 billion. It is listed on all bourses in Japan as well as the New York Stock Exchange. OLP, one of Pakistan's leading leasing companies, has presence through 32 offices in 27 cities of Pakistan with an asset base of Rs. 21.8 billion.

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