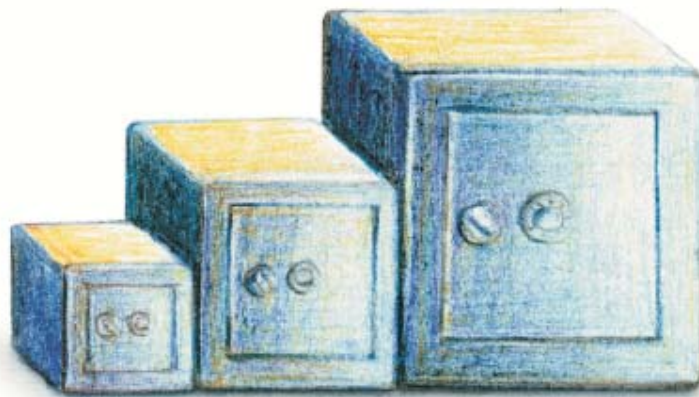


a Step Up in your Income

Maximize your Savings



PACRA Rating 2007: 'A1' for short term 'A' for long term

IGI
Investment Bank

0800-2-34-34

www.igi.com.pk

The Step Up Savings Plan

With the Step Up Savings Plan, IGI Investment Bank provides you the opportunity to invest your cash according to your required time frame.

You can deposit your money for a little as 1 month or as long as 3 years and receive competitive returns on your Deposits.

Why deposit through us?

Established in 1990, IGI Investment Bank provides a host of specialized services as diversified as corporate financing, cash and treasury management, commercial financing and leasing and mutual funds advisory.

Pakistan Credit Rating Agency (PACRA) awarded IGI Investment Bank a long-term credit rating of 'A' and short-term rating of 'A1' in 2007.

IGI Investment Bank is licensed by the SECP (Securities and Exchange Commission of Pakistan) to carry out and undertake Commercial Financing and Leasing and Lending services as per NBFC rules. The Bank is also listed on the Karachi and Lahore Stock Exchange of Pakistan.

Who should deposit?

The Step Up Savings Plan is ideal for all types of investors, whether you are looking to deposit short term or long term.

If you want to deposit your money for a fixed period with the security of a known return, the Step Up Savings Plan is the choice for you. Suitable for amounts over PKR 100,000/- you can deposit for durations as short as 30 days.

Benefits

- Enjoy a competitive profit rate on your deposit. Choose any duration suitable to you from 30 days to three years.
- Choose how you earn profit. If you deposit for one year or more, you can have your profit paid monthly, quarterly, half-yearly or yearly.
- Choose to earn more, Step Up Saving Plan offers more profit as the duration increases. The longer the period you hold the deposit for, the more profit you earn.

How does it work?

Profit is calculated based on the frequency of profit payment and the tenor of deposit. For deposits of one year or more you can choose to receive profit monthly, quarterly, semi-annually or annually, according to your investment needs.

The Step Up Savings Plan

You can deposit your money for a little as 1 month or as long as 3 years and receive a return as high as 15% on your Deposits.

Expected Rates of Profit for Deposits up to Rs. 5,000,000/-

Tenor of Deposit	Profit Payment Rates p.a. (%)				
	Monthly	Quarterly	Semi Annually	Annually	On Maturity
01 Month	-	-	-	-	11.75
03 Months	-	-	-	-	12.50
06 Months	-	-	-	-	13.00
01 Year	11.00	12.35	12.50	-	13.50
02 Year	11.25	12.40	12.60	13.25	13.75
03 Year	11.75	12.50	12.75	13.50	14.00

If you invest Rs.500,000/- you would receive returns according to the following table:

Investment Amount	Duration	Profit Payment Frequency	Applicable Rate (per annum)	Profit Payment (before tax)
Rs.500,000/-	1 Month	On Maturity	11.75%	Rs.4,828/-
Rs.500,000/-	3-Months	On Maturity	12.50%	Rs.15,410/-
Rs.500,000/-	6-Months	On Maturity	13.00%	Rs.32,054/-
Rs.500,000/-	1 Year	On Maturity	13.50%	Rs.67,499/-

Note: Profit Rates are subjected to change.



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What happens at maturity?

At maturity you can

- Automatically re-invest your funds with or without accrued profit for another term
- Add extra funds
- Withdraw part or all of the funds

Can I withdraw before maturity?

If you need to access your funds before the end of term, you can withdraw under the terms and conditions prior to maturity.

Zakat and Withholding Tax will be deducted at source as per applicable rules.

How do I open my account under the Step Up Savings Plan?

You can apply through any of the following means:

Call us Toll Free at: **0800 - 2 - 34 - 34**
Email us at: **contact.center@igi.com.pk**
Feedback at: **www.igiinvestmentbank.com.pk**

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