



## INTEREST RATE OF CASH CARD/CREDIT CARD AT LOAN COUNTER

Updated: 01.Jan. 2018

### 1. Interest rate of Cash card:

No	Interest rate (*)		Tenor (months)	Types of customer
	Add-on (%/month) (for reference)	Amort (%/year)		
1	4.61%	55.36%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income less than VND 6 million.
2	3.85%	46.23%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income from VND 6 million to equal VND 14 million
3	3.35%	40.15%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income more than VND 14 million
4	3.04%	36.50%		JIVF Staff

### 2. Interest rate of Credit card:

No	Interest rate (*)				Tenor (months)	Types of customer
	Add-on (%/month) (for reference)		Amort (%/year)			
	Cash transaction	Retail transaction	Cash transaction	Retail transaction		
1	3.04%	2.03%	36.50%	24.33%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income less than VND 6 million.
2	2.54%	2.03%	30.42%	24.33%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income from VND 6 million to equal VND 14 million.
3	2.03%	2.03%	24.33%	24.33%	36	The customers are approved main loan (such as bike loan, personal loan, consumer electric loan, furniture loan) and have income more than VND 14 million.
4	Not Applied	2.03%	Not Applied	24.33%		JIVF Staff

(\* ) Interest rate will be calculated on the basis of 365 days per year.