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INTEREST RATE OF AUTO LOAN AT LOAN COUNTER

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No.	Interest rate (%/year) *	Amount (million VND)	Down payment (%)	Tenor (months)	Types of customer (*)
1	11.9598%	From 50 to 800	0%	36, 42, 48, 54, 60	Salary employee and Self-employ trading
2	11.9880%			66, 72, 78, 84	
3	10.6458%		20%	36, 42, 48, 54, 60	
4	11.9598%			66, 72, 78, 84	
5	8.9760%	From 50 to 400	20%	36, 42, 48, 54, 60	
6	10.6458%			66, 72, 78, 84	
7	8.9760%	From 50 to 800	40%	36, 42, 48, 54, 60	
8	10.6458%			66, 72, 78, 84	
9	6.66% (first 12 months) + 10.6458% (from 13 th month)	Từ 50 đến 400	20%	36, 42, 48, 54, 60, 66, 72, 78, 84	
10	4.99% (first 12 months) + 10.6458% (from 13 th month)	From 50 to 800	40%		

(*) Depends on specific case, interest rate could be applied differently to the same type of customer and loan conditions or promotion (if any) will be announced by JIVF. Customer should contact to Auto Loan Sales to be consulted more about applied interest rate and specific type of customer.

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