



INTEREST RATE OF HOUSE FINISHING MATERIALS AT SERVICE INTRODUCTION POINT

Update: 06 - Mar - 2020

No.	Interest rate (*)		Down payment (%)	Tenor (months)	Types of customer (**)
	(%/month)	(%/year)			
1	2.8389%	34.0668%	From 20% of the product value	6; 9; 12; 15; 18; 20; 24; 30; 36	Proof of income customer, down payment from 20% and up as JIVF requirements
2	3.0100%	36.1200%			Non proof of income customer, down payment from 20% and up as JIVF requirements
3	3.1735%	38.0820%			Proof of income customer, down payment from 20% and up as JIVF requirements
4	3.1735%	38.0820%			Farmer customer, down payment 20% as JIVF requirements
5	3.5084%	42.1008%			Non proof of income customer, down payment from 20% and up as JIVF requirements
6	3.5084%	42.1008%			Non proof of income customer, down payment from 20% and up as JIVF requirements, Loan amount from 30 million and up
7	3.8400%	46.0800%			Non proof of income customer, down payment from 20% and up as JIVF requirements
8	4.3818%	52.5816%			Non proof of income customer, down payment from 20% and up as JIVF requirements
9	4.6638%	55.9656%			Non proof of income customer, down payment from 20% and up as JIVF requirements
10	5.1400%	61.6800%			Non proof of income customer, down payment from 20% and up as JIVF requirements

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

(**) 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 house finishing Loan Sales to be consulted more about applied interest rate and specific type of customer.