



INTEREST RATE OF FURNITURE LOAN AT SERVICE INTRODUCTION POINT

Updated date: 28-Mar-19

No.	Interest rate (*)		Down payment (%)	Loan term (month)	Types of customer (**)
	(%/month)	(%/year)			
DEALER TYPE A (During first 3 months co-operate with JIVF)					
1	2.8416%	34.0666%	20%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer (Have bank statement + insurance)
2	3.1750%	38.0816%			Farmer
3	3.5083%	42.0966%			All customer
Type B Dealer (The end 3 months of opening)					
4	3.1750%	38.1000%	20%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer (Have bank statement + insurance)
5	3.5083%	42.1000%	20%		Farmer(Down pay ment 20%)
6	4.1833%	50.2000%	20%		All customer(Down pay ment 20%)
7	4.6638%	55.9656%	20%		All customer(Down pay ment 20%)
8	5.1400%	61.6800%	20%		All customer(Down pay ment 20%)
9	5.4500%	65.4000%	0%		All customer(Down pay ment 20%)

(*) Effective interest rate will be calculated on the basic 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 Furniture loan Sales to be consulted more about applied interest rate and specific type of customer.