



## INTEREST RATE OF EDUCATION LOAN AT SERVICE INTRODUCTION POINT

Update: 17/05/2021

No.	Interest rate (*)		Down payment (%)	Tenor (months)	Types of customer (**)
	(%/month)	(%/year)			
1	2.4988%	29.9860%	20%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customers have proof of income according to JIVF's terms and conditions
2	2.8336%	34.0030%	20%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers are students
3	3.1721%	38.0654%	20%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers according to JIVF's terms and conditions

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