



INTEREST RATE OF MOTOBIKE LOAN AT SERVICE INTRODUCTION POINT

Updated date: 01-Mar-2021

No.	Interest rate (*)		Tenor (months)	Types of customer (*)
	(%/month)	(%/year)		
1	1.4600%	17.5200%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers (30% Down payment)
2	1.8148%	21.7783%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers (20% Down payment)
3				Employee (Have bank statement + insurance)
4	2.4800%	29.7600%	18; 20; 24; 30; 36	All customers (50% Down payment)
5	2.5043%	30.0516%	12; 15; 18; 20; 24; 30; 36	Employee (Have bank statement + insurance)
6	2.7679%	33.2150%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers (30% Down payment)
7	2.9402%	35.2833%	12; 15; 18; 20; 24; 30; 36	All customers (50% Down payment)
8	2.9900%	35.8800%	18; 20; 24; 30; 36	All customers (50% Down payment)
9	3.0112%	36.1350%	12; 15; 18; 20; 24; 30; 36	Customer (Have bank statement + insurance)
10	3.1600%	37.9200%	6;9; 12; 15; 18; 20; 24; 30; 36	All customers (0% Down payment)
11	3.4472%	41.3664%	6;9; 12; 15; 18; 20; 24; 30; 36	All customers (50% Down payment)
12	3.5080%	42.0966%	12; 15; 18; 20; 24; 30; 36	All customers (20% Down payment)
13	4.1772%	50.1266%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers
14	4.6638%	55.9656%	6; 9; 12; 15; 18; 20; 24; 30; 36	All customers
15	4.9756%	59.7079%	6; 9; 12; 15; 18; 20; 24; 30; 36	Return MRC to customer (as JIVF's policy)
16	5.1400%	61.6800%	6;9;12; 15; 18; 20; 24; 30; 36	All customers (0% Down payment)
17	2.4300%	29.1600%	9, 12, 15, 18, 20, 24, 30, 36	All customer (20% Down payment), condition of JIVF
18	2.8800%	34.5600%	6, 9, 12, 15, 18, 20, 24, 30, 36	All customer (20% Down payment), condition of JIVF
19	2.6670%	32.0040%	6, 9, 12, 15, 18, 20, 24	All customer (0% Down payment), condition of JIVF
20	3.1600%	37.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	All customer (0% Down payment), condition of JIVF
21	3.8426%	46.1116%	9; 12; 15; 18; 20; 24; 30; 36	All customer (20% Down payment), condition of JIVF

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



INTEREST RATE OF USED MOTORBIKE LOAN AT SERVICE INTRODUCTION POINT

Update: 20.11.2021

No.	Interest rate (*)		Down payment (%)	Tenor (months)	Types of customer (**)
	(%/month)	(%/year)			
1	2.8389%	34.0666%	From 20%	6; 9; 12; 15; 18; 20; 24	Customers have proof of income according to JIVF's terms and conditions
2	4.1772%	50.1266%	From 20%	6; 9; 12; 15; 18; 20; 24	All customers according to JIVF's terms and conditions
3	4.1772%	50.1266%	From 20%	6; 9; 12; 15; 18; 20; 24	All customers with additional document according to JIVF's terms and conditions
4	4.6638%	55.9656%	From 20%	6; 9; 12; 15; 18; 20; 24	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.