



INTEREST RATE OF PERSONAL LOAN AT SERVICE INTRODUCTION POINT

Updated date: 22/02/2022

No.	Interest rate (*)		Tenor (months)	Types of customer (**)
	(%/month)	(%/year)		
1	2.5700%	30.8400%	18; 20; 24; 30; 36	Special offer - Good payment history Old customer, condition of JIVF
2	2.5347%	30.4166%	12; 15; 18; 20; 24; 30; 36	JIVF's employee
3	2.6361%	31.6333%	12; 15; 18; 20; 24; 30; 36	Employee of Japanese companies co-operated with JIVF
4	2.7500%	33.0000%	15; 18; 20; 24; 30; 36	New customer has car, power motorbike or First time using JIVF car loan/ power motorbike Good payment history, condition of JIVF
5	2.9300%	35.1600%	6; 9; 12; 15; 18; 20; 24; 30; 36	Third times using JIVF personal loan Good payment history - Proof income
6	3.1700%	38.0400%	6; 9; 12; 15; 18; 20; 24; 30; 36	Second times using JIVF personal loan Good payment history - Proof income
7	3.2444%	38.9333%	6; 9; 12; 15; 18; 20; 24; 30; 36	Third times using JIVF personal loan Good payment history, condition of JIVF
8	3.3458%	40.1500%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan Good payment history - Proof income
9	3.7100%	44.5200%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer apply for employee Payroll salary - Proof income
10	3.4641%	41.5694%	6; 9; 12; 15; 18; 20; 24; 30; 36	Second times using JIVF personal loan Good payment history, condition of JIVF
11	3.4979%	41.9750%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Farmer with proof income
12	3.9000%	46.8000%	6; 9; 12; 15; 18; 20; 24; 30; 36	Cash salary employee, apply for new customer and Dealer's staff, Proof income
13	3.6900%	44.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF consumer electric Good payment history - Proof income
14	3.8700%	46.4400%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan Good payment history, condition of JIVF
15	4.1900%	50.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF consumer electric Good payment history, condition of JIVF
16	4.6131%	55.3583%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan, consumer electric, furniture, condition of JIVF
17	4.2000%	50.4000%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer have been using JIVF personal loan, condition of JIVF
18	4.7551%	57.0616%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Farmer, condition of JIVF
19	4.9400%	59.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Utility invoice, condition of JIVF
20	4.3500%	52.2000%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Health insurance card/ Number of socia insurance book - Proof income
21	4.7400%	56.8800%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Customers who have relatives have been/are loans at JIVF, condition of JIVF
22	4.9500%	59.4000%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - loan purpose is buying vehicle accessary - condition of JIVF
23	0.9400%	11.3000%	18; 20; 24; 30; 36	Special offer - JIVF staff
24	2.3400%	28.0800%	18; 20; 24; 30; 36	New customer has car, power motorbike or First time using JIVF car loan/ power motorbike Good payment history, condition of JIVF
25	2.8400%	34.0800%	15; 18; 20; 24; 30; 36	Customer with loan purpose is buying used car/ used power motorbike
26	3.7900%	45.4800%	12; 15; 18; 20; 24; 30; 36	Customer with loan purpose is buying used motorbike
27	2.5000%	30.0000%	18; 20; 24; 30; 36	Customer with loan purpose is buying used car/ used power motorbike

(*) 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.