



## INTEREST RATE OF EDUCATION LOAN PRODUCT AT SERVICE INTRODUCTION POINT

*Updated date:*

*12-Oct-22*

No	Interest rate (%/year)	Interest overdue (in case the loan has 0% interest)	Tenor (months)	Types of customer
(1)	(2)	(3)	(4)	(5)
1	16.8000%	150% * interest rate	12	All customer according to JIVF's condition
2	17.5200%	150% * interest rate	9	All customer according to JIVF's condition
3	18.0000%	150% * interest rate	6	All customer according to JIVF's condition
4	18.1200%	150% * interest rate	6; 9	All customer according to JIVF's condition
5	19.8000%	150% * interest rate	6	All customer according to JIVF's condition
6	25.9150%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
7	29.9860%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer have proof of income according to JIVF's condition
8	34.0030%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	Student
9	38.0654%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition

*Column (2) The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days*

*Column (3) = 150% x Column (2)*

*Column (5) 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 JIVF sales consultant to be consulted more about applied interest rate and specific type of customer.*