

**INTEREST RATE OF POWER MOTORBIKE 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)
<b>Power motorbike</b>				
1	11.8800%	150% * interest rate	12,15,18,20,24,30,36,42,48	All customer according to JIVF's condition (Cooperation program between JIVF and dealer)
2	14.9568%	150% * interest rate	12,15,18,20,24,30,36,42,48	Customer have proof of income according to JIVF's condition
3	15.0000%	150% * interest rate	12,15,18,20,24,30,36,42,48	Customer have proof of income according to JIVF's condition
4	17.7216%	150% * interest rate	12,15,18,20,24,30,36,42,48	Customer have proof of income according to JIVF's condition
5	19.6332%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	All customer according to JIVF's condition
6	19.8444%	150% * interest rate	12,15,18,20,24,30,36	All customer or customer have proof of income according to JIVF's condition
7	21.7380%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	All customer according to JIVF's condition
8	22.8000%	150% * interest rate	12,15,18,20,24,30,36,42,48	All customer according to JIVF's condition
9	23.8260%	150% * interest rate	12,15,18,20,24,30,36	All customer according to JIVF's condition
10	27.9492%	150% * interest rate	12,15,18,20,24,30,36	All customer according to JIVF's condition
11	20.7672%	150% * interest rate	9, 12	All customer according to JIVF's condition (Cooperation program between JIVF and dealer)
<b>Used power motorbike</b>				
1	14.9598%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	Customer have proof of income according to JIVF's condition
2	15.0000%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	All customer according to JIVF's condition
3	17.7216%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	Customer have proof of income according to JIVF's condition
4	19.6332%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	All customer according to JIVF's condition
5	19.8444%	150% * interest rate	12,15,18,20,24,30,36	All customer or customer have proof of income according to JIVF's condition
6	21.7380%	150% * interest rate	12, 15, 18, 20 ,24, 30, 36, 42, 48	All customer according to JIVF's condition
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8	23.8260%	150% * interest rate	12,15,18,20,24,30,36	All customer according to JIVF's condition
9	27.9492%	150% * interest rate	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.