

**INTEREST RATE OF HOUSE FINISHING MATERIAL AND EQUIPMENT 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	34.0668%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer have proof of income according to JIVF's condition
2	36.1200%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
3	38.0820%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer have proof of income according to JIVF's condition or farmer
4	42.1008%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
5	46.0800%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	

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.