



INTEREST RATE OF 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)
1	11.4400%	150% * interest rate	12	All customer according to JIVF's condition
2	15.1700%	150% * interest rate	9	All customer according to JIVF's condition
3	17.5200%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
4	21.7783%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer or customer have proof of income according to JIVF's condition
5	22.5100%	150% * interest rate	6	All customer according to JIVF's condition
6	23.5200%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
7	29.1600%	N/A	9, 12, 15, 18, 20, 24, 30, 36	All customer according to JIVF's condition
8	29.6400%	N/A	9, 12, 15, 18, 20, 24	All customer according to JIVF's condition
9	29.7600%	N/A	18; 20; 24; 30; 36	All customer according to JIVF's condition
10	30.0516%	N/A	12; 15; 18; 20; 24; 30; 36	Customer have proof of income according to JIVF's condition
11	32.0040%	N/A	6, 9, 12, 15, 18, 20, 24	All customer according to JIVF's condition
12	33.2150%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
13	35.2833%	N/A	12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
14	35.8800%	N/A	18; 20; 24; 30; 36	All customer according to JIVF's condition
15	36.1350%	N/A	12; 15; 18; 20; 24; 30; 36	All customer or customer have proof of income according to JIVF's condition
16	37.9200%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
17	41.3664%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
18	42.0966%	N/A	12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
19	44.8500%	N/A	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
20	46.1116%	N/A	9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
21	50.1266%	N/A	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.



INTEREST RATE OF USED 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)
1	34.0666%	N/A	6; 9; 12; 15; 18; 20; 24	Customer have proof of income according to JIVF's condition
2	41.7600%	N/A	6; 9; 12; 15; 18; 20; 24	All customer according to JIVF's condition
3	50.1266%	N/A	6; 9; 12; 15; 18; 20; 24	All customer according to JIVF's condition
4	50.1266%	N/A	6; 9; 12; 15; 18; 20; 24	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.