



INTEREST RATE OF EDUCATION LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Updated date: April 10th, 2023

No.	Effective Interest rate (%/ year)	Interest overdue (in case the loan has 0% interest)	Tenor (months)	Types of customer
(1)	(2)	(3)	(4)	(5)
1	16.8600%	150% * interest rate	12	Normal customer according to JIVF's condition
2	18.1200%	150% * interest rate	6, 9	Normal customer according to JIVF's condition
3	25.4000%	150% * interest rate	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
4	29.9860%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income
5	32.0040%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income
6	34.0666%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Customers are students
7	36.1350%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers are students
8	38.0654%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
9	39.5400%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
10	42.7000%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition

Note

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

+ Column (3) = 150% * 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.