



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

*Updated date: April 17th, 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	17.5200%	150% * interest rate	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer according to JIVF's condition/ Customers are students
2	21.7783%	150% * interest rate	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer according to JIVF's condition/ Customers are students
3	23.5200%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
4	28.0916%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
5	30.0516%	150% * interest rate	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer according to JIVF's condition
6	32.0040%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition/ Customers are students
7	33.2150%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition/ Customers are students/ The reciprocal program
8	35.2833%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition/ The reciprocal program
9	35.8800%	N/A	18, 20, 24, 30, 36	Normal customer according to JIVF's condition
10	36.1350%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer according to JIVF's condition
11	37.9200%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
12	41.3664%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	The reciprocal program
13	42.0966%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers are students/ The reciprocal program
14	44.8500%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
15	46.1116%	N/A	9, 12, 15, 18, 24, 30, 36	Normal customer according to JIVF's condition
16	50.1266%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition/ Customers are students

### 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



## INTEREST RATE OF USED MOTORBIKE 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	31.8000%	N/A	6, 9, 12, 15, 18, 20, 24	Customers have proof of income
2	34.0666%	N/A	6, 9, 12, 15, 18, 20, 24	Customers have proof of income
3	39.8400%	N/A	6, 9, 12, 15, 18	Normal customer according to JIVF's condition
4	41.7600%	N/A	6, 9, 12, 15, 18, 20, 24	Normal customer according to JIVF's condition
5	45.9600%	N/A	6, 9, 12, 15, 18, 20, 24	Customers have proof of income
6	50.1266%	N/A	6, 9, 12, 15, 18, 20, 24	Normal customer according to JIVF's condition
7	55.9656%	N/A	6, 9, 12, 15, 18, 20, 24	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.