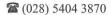
CÔNG TY TÀI CHÍNH TNHH MỘT THÀNH VIÊN QUỐC TẾ VIỆT NAM JACCS

Lầu 15, Tòa nhà Centec, 72 - 74 Nguyễn Thị Minh Khai, Phường Võ Thị Sáu, Quận 3, Tp. HCM.









INTEREST RATE OF BUILDING & REMODEL LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Updated date:

24-May-23

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	17.3781%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
2	21.7783%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
3	25.7276%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
4	30.0516%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
5	18.3600%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
6	22.8000%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
. 7	27.0000%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
8	31.2000%	N/A	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income

Note

- + Column (2): The interest rate is calcuated 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.