



## 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 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.