



INTEREST RATE OF PERSONAL LOAN AT SERVICE INTRODUCTION POINT

Updated date: 10/06/2023

No.	Interest rate (*)		Tenor (months)	Types of customer (**)
	(%/month)	(%/year)		
1	0.9400%	11.3000%	18; 20; 24; 30; 36	Special offer - JIVF staff
2	2.3400%	28.0800%	18; 20; 24; 30; 36	New customer has car, power motorbike or First time using JIVF car loan/ power motorbike Good payment history, condition of JIVF
3	2.5000%	30.0000%	18; 20; 24; 30; 36	Customer with loan purpose is buying used car/ used power motorbike
4	2.6500%	31.8000%	18; 20; 24; 30; 36	Special offer - Good payment history Old customer, condition of JIVF
5	2.7500%	33.0000%	15; 18; 20; 24; 30; 36	New customer has car, power motorbike or First time using JIVF car loan/ power motorbike Good payment history, condition of JIVF
6	2.8400%	34.0800%	15; 18; 20; 24; 30; 36	Customer with loan purpose is buying used car/ used power motorbike
7	2.9300%	35.1600%	6; 9; 12; 15; 18; 20; 24; 30; 36	Third times using JIVF personal loan Good payment history - Proof income
8	3.1700%	38.0400%	6; 9; 12; 15; 18; 20; 24; 30; 36	Second times using JIVF personal loan Good payment history - Proof income
9	3.2444%	38.9333%	6; 9; 12; 15; 18; 20; 24; 30; 36	Third times using JIVF personal loan Good payment history, condition of JIVF
10	3.3458%	40.1500%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan Good payment history - Proof income
11	3.4641%	41.5694%	6; 9; 12; 15; 18; 20; 24; 30; 36	Second times using JIVF personal loan Good payment history, condition of JIVF
12	3.4979%	41.9750%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Farmer with proof income
13	3.6900%	44.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF consumer electric Good payment history - Proof income
14	3.7100%	44.5200%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer apply for employee Payroll salary - Proof income
15	3.7900%	45.4800%	12; 15; 18; 20; 24; 30; 36	Customer with loan purpose is buying used motorbike
16	3.8700%	46.4400%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan Good payment history, condition of JIVF
17	4.1900%	50.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF consumer electric Good payment history, condition of JIVF
18	4.2000%	50.4000%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer have been using JIVF personal loan, condition of JIVF
19	4.3500%	52.2000%	6; 9; 12; 15; 18; 20; 24; 30; 36	New customer/Customers who have relatives have been or are loans at JIVF/Customers have been using JIVF personal loan, condition of JIVF

(*) Effective interest rate will be calculated on the basis of 365 days per year.

(**) 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 Motorbike Loan Sales to be consulted more about applied interest rate and specific type of customer.