



## INTEREST RATE LIST OF AUTO LOAN AT SERVICE INTRODUCTION POINT

*Updated date: 10-Jul-2023*

STT	Interest rate/Floating interest rate (%/year)		Lãi suất (%/năm)	Overdue interest (in case the loan has no interest)	Tenor (months)	Types of customer
(1)	(2)		(3)	(3)	(4)	(5)
<b>AUTO LOAN</b>						
1			11.7900%	150% rates	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
2			12.3900%	150% rates	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
3			12.9900%	150% rates	36,42,48,54,60,66,72,78,84	
4	11.4900%	Floating		150% rates	36,42,48,54,60,66,72,78,84	Normal customer
<b>USED AUTO LOAN</b>						
1			11.7900%	150% rates	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
2			12.3900%	150% rates	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
3			12.9900%	150% rates	36,42,48,54,60,66,72,78,84	
4	11.4900%	Floating		150% rates	36,42,48,54,60,66,72,78,84	Normal customer
<b>TRUCK LOAN</b>						
1	10.6452%	14.5080%		150% rates	12,15,18,20,24,30,36,42,48,54,60	Customer have proof of income or Farmer according to JIVF's condition
2			14.5080%	150% rates	12,15,18,20,24,30,36,42,48,54,60	Normal customer or Farmer according to JIVF's condition
3	11.5200%	Floating		150% rates	12,15,18,20,24,30,36,42,48,54,60	Normal customer

Column (2): Effective interest rate will be calculated on the basic of 365 days per year.

(\*) The floating interest rate is calculated according to the following formula:

$$\text{Floating interest rate} = \text{Base interest rate} + \text{Margin.}$$

In which, both the Base interest rate and the Floating interest rate will be adjusted based on the latest announcement from JIVF and may be subject to periodic changes every specific quarter on the next day following the maturity date of the debt repayment period at the time: 12th of January, 12th of April, 12th of July, and 12th of October on every year.

$$\text{Column (3)} = 150\% \times \text{Column (2)}$$

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



## INTEREST RATE OF AUTO SPARE PART AND SERVICE LOAN AT SERVICE INTRODUCTION POINT

Updated date:

12-Oct-22

No	Interest rate (%/year)	Interest overdue (in case the loan has 0% interest)	Tenor (months)	Types of customer
(1)	(2)	(3)	(4)	(5)
1	21.7783%	150% * interest rate	6; 9; 12; 15; 18; 20; 24; 30; 36	All customer according to JIVF's condition
2	23.5200%	N/A		
3	25.9150%	N/A		
4	28.0916%	N/A		
5	30.0516%	N/A		
6	34.0666%	N/A		

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

Column (3) = 150% x 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.