



INTEREST RATE OF MOTORBIKE LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Updated date:

03-Jan-24

| 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 | 14.9600% | 150% x interest rate | 6, 9, 12, 15, 18, 20, 24 | Normal customer |
| 2 | 17.5200% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 3 | 19.1700% | 150% x interest rate | 9, 12, 15, 18, 20, 24 | Normal customer |
| 4 | 21.7783% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 5 | 23.5200% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 6 | 28.0916% | 150% x interest rate | 6, 9, 12, 15, 18 | Normal customer |
| 7 | 28.0916% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 8 | 30.0516% | 150% x interest rate | 6, 9, 12, 15, 18, 20, 24 | Normal customer |
| 9 | 30.0516% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer, Customers have proof of income |
| 10 | 32.0040% | N/A | 6, 9, 12, 15, 18, 20, 24 | Normal customer |
| 11 | 33.2150% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer, Student |
| 12 | 35.2833% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 13 | 35.1500% | 150% x interest rate | 6, 9, 12, 15, 18, 20, 24 | Normal customer |
| 14 | 35.8800% | N/A | 18, 20, 24, 30, 36 | Normal customer |
| 15 | 36.1350% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer, Customers have proof of income |
| 16 | 37.9200% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 17 | 41.3664% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 18 | 42.0966% | 150% x interest rate | 6, 9, 12 | Normal customer |
| 19 | 42.0966% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer, Student |
| 20 | 41.7100% | 150% x interest rate | 6, 9, 12, 15, 18, 20, 24 | Normal customer |
| 21 | 44.8500% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer |
| 22 | 46.1116% | N/A | 9, 12, 15, 18, 20, 24, 30, 36 | Old customer |
| 23 | 50.1266% | N/A | 6, 9, 12, 15, 18, 20, 24, 30, 36 | Normal customer, Old customer, Student |

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.



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.