



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

Updated date: 21 Feb 2024

STT	Interest rate/Floating interest rate (%/year)		Overdue interest (in case the loan has no interest)	Tenor (months)	Types of customer
(1)	(2)		(3)	(4)	(5)
<b>AUTO LOAN</b>					
1		11.7900%	150% x interest rate	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
2		10.6900%		6,9,12,13,14,15	
3		12.9900%	150% x interest rate	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
4		11.6900%		6,9,12,13,14,15	
5	7.5500%	Floating	150% x interest rate	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
6	7.6500%	Floating			
7	7.8000%	Floating			
8	7.9000%	Floating			
9	8.4000%	Floating	150% x interest rate	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
10	8.6000%	Floating			
<b>USED AUTO LOAN</b>					
1		11.7900%	150% x interest rate	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
2		10.6900%		6,9,12,13,14,15	
3		10.8000%			
4		12.9900%	150% x interest rate	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
5		11.6900%			
6		11.9000%			
7	7.5500%	Floating	150% x interest rate	36,42,48,54,60,66,72,78,84	Customer have proof of income according to JIVF's condition
8	7.6500%	Floating			
9	7.8000%	Floating			
10	7.9000%	Floating			
11	8.4000%	Floating	150% x interest rate	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
12	8.6000%	Floating			
<b>TRUCK LOAN</b>					
1	10.6452%	14.5080%	150% x interest rate	12,15,18,20,24,30,36,42,48,54,60	Customer have proof of income according to JIVF's condition
2	9.4000%	Floating			
3	9.9000%	Floating			
4		14.5080%	150% x interest rate	12,15,18,20,24,30,36,42,48,54,60	Normal customer or Farmer according to JIVF's condition
5	10.4000%	Floating			
6	10.9000%	Floating			

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

(\* The floating interest rate is calculated according to the following formula: Floating interest rate = Base interest rate + 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 July and 12th October on every year.

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 be contact to sales consultant to be counsulted more about applied interest rate and specific type of customer.



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

Updated date:03/01/2024

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	21.7783%	150% x interest rate	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
2	23.5200%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
3	28.0916%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
4	30.0516%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer according to JIVF's condition
5	34.0666%	N/A	6, 9, 12, 15, 18, 20, 24, 30, 36	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.