



INTEREST RATE OF MOTORBIKE LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Ngày cập nhập: 07/03/2024

No.	Effective Interest rate (%/ year)	Tenor (months)	Types of customer
1	17.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
2	19.4300%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
3	21.7783%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
4	23.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	25.9100%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	28.0916%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
7	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
8	32.0040%	6, 9, 12, 15, 18, 20, 24	Normal customer
9	33.2150%	6, 9, 12, 15, 18, 20, 24	Normal customer, Student
10	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
11	35.8800%	18, 20, 24, 30, 36	Normal customer, Student
12	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
13	37.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
14	41.3664%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
15	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Student
16	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
17	46.1116%	9, 12, 15, 18, 20, 24, 30, 36	Old customer
18	50.1266%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Old customer, Student

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- ☒ The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days.
- ☒ 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.
- ☒ In the case of interest 0% loan, if the debt is overdue, the customer must pay interest on the overdue principal amount corresponding to the late payment period. The interest rate agreed with customer is 45.0000%/year and this rate is calculated from to time according to JIVF's credit policy.



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.