## CÔNG TY TÀI CHÍNH TNHH MỘT THÀNH VIÊN QUỐC TẾ VIỆT NAM JACCS

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## CONNTEREST RATE OF PERSONAL LOAN TAIL CHINE SERVICE INTRODUCTION POINT

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No.		t rates(*) PHOCHI	Tenor	Types of customer (**)
110.	(%/month)	(%/year)	(months)	
1	0.9400%	11.3000%	18; 20; 24; 30; 36	Special offer - JIVF staff
	172			New customer has car, power motorbike or
2	2.3400%	28.0800%	18; 20; 24; 30; 36	First time using JIVF car loan/ power motorbike
				Good payment history, condition of JIVF
2	2.5000%	30.0000%	18; 20; 24; 30; 36	Customer with loan purpose is buying used car/ used power
3				motorbike
4	2.6500%	31.8000%	18; 20; 24; 30; 36	Special offer - Good payment history
4				Old customer, condition of JIVF
	2.7500%	33.0000%	15; 18; 20; 24; 30; 36	New customer has car, power motorbike or
5				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
0	2.040070	34.000070	15, 16, 20, 24, 50, 50	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
0	3.170070	30.010070	0, 5, 12, 13, 10, 20, 21, 30, 30	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
			0,7,12,10,10,20,20,20,20	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
	525 SEE 8852 SE			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
	and the servicine constant of			First time using JIVF consumer electric
13	3.6900%	44.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	Good payment history - Proof income
				New customer apply for employee
14	3.7100%	44.5200%	6; 9; 12; 15; 18; 20; 24; 30; 36	Payroll salary - Proof income
15	3.7900%	45,4800%	12; 15; 18; 20; 24; 30; 36	Customer with loan purpose is buying used motorbike
	3.8700%	46.4400%	6; 9; 12; 15; 18; 20; 24; 30; 36	First time using JIVF motobike loan
16				Good payment history, condition of JIVF
	2 2 2 2 2 2 2 2			First time using JIVF consumer electric
17	4.1900%	50.2800%	6; 9; 12; 15; 18; 20; 24; 30; 36	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
		;		New customer/Customers who have relatives have been or are
19	4.3500%	52.2000%	6; 9; 12; 15; 18; 20; 24; 30; 36	loans at JIVF/Customers have been using JIVF personal loan,
				condition of JIVF
20	2.0000%	24.0000%	6; 9; 12; 15; 18; 20; 24; 30; 36	Customer is employee working at JIVF partner companies

<sup>(\*)</sup> Effective interest rate will be calculated on the basic of 365 days per year.

<sup>(\*\*)</sup> 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.