

**INTEREST RATE OF BUILDING & REMODEL LOAN PRODUCT
AT SERVICE INTRODUCTION POINT**

Updated date: July 26th, 2024

No.	Effective Interest rate (%/ year)	Tenor (months)	Types of customer
1	17.3781%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income or farmer
2	18.3600%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
3	21.7783%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
4	22.8000%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income/ Customers are farmer
5	25.7276%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
6	27.0000%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
7	30.0516%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income
8	31.2000%	12, 15, 18, 20, 24, 30, 36, 42, 48	Customers have proof of income

Ghi chú

- 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.