



**INTEREST RATE OF EDUCATION LOAN PRODUCT  
AT SERVICE INTRODUCTION POINT**

Updated date: August 07th, 2024

No.	Effective Interest rate (%/year)	Tenor (months)	Types of customer
1	10.8343%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
2	13.0033%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
3	15.1589%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
4	17.5200%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
5	21.7783%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
6	29.9860%	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income
7	30.0516%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
8	32.0040%	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income
9	34.0030%	6, 9, 12, 15, 18, 20, 24, 36	Student
10	34.0668%	6, 9, 12, 15, 18, 20, 24, 36	Customer have proof of income
11	36.1350%	6, 9, 12, 15, 18, 20, 24, 36	Student/ Normal customer
12	38.0654%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
13	39.5400%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
14	42.1000%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
15	42.7000%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer
16	48.0400%	6, 9, 12, 15, 18, 20, 24, 36	Normal customer

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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.