



**INTEREST RATE LIST OF POWER MOTOBIKE LOAN  
AT SERVICE INTRODUCTION POINT**

Updated date: October 21st, 2024

No	Product type	Down payment (%)	Loan amount (million VND)	Loan term (month)	POI customer as JIVF regulations			Non-POI customer			
					Interest rate/Floating interest rate	Interest rate (*)		Interest rate/Floating interest rate	Interest rate (*)		
						(%/year)	(%/month)		(%/year)	(%/month)	(%/year)
<b>POWER MOTORBIKE</b>											
1	ALL	10%	From 100 to 500	54,60	14.9000%	Floating					
		50%	From 30 to 150	12; 15; 18; 20;24; 30; 36; 42; 48			1.2500%	15.0000%		1.9000%	22.8000%
2	JACCS PREMIUM (Harley Davidson, Ducati, BMW, Triumph, Honda)	20%	From over 300 to 500	12, 15, 18, 20 ,24, 30, 36, 42, 48			1.2464%	14.9568%		1.6361%	19.6332%
			From 50 to 300				1.4768%	17.7216%		1.8115%	21.7380%
			From 50 to 150	12, 15, 18, 20 ,24, 30, 36			1.6537%	19.8444%		1.9855%	23.8260%
3	JACCS STANDARD (Yamaha, Suzuki, Kawasaki, Benelli, Royal Enfield, KTM)	20%	From over 200 to 300	12, 15, 18, 20 ,24, 30, 36			1.2464%	14.9568%		1.6537%	19.8444%
			From over 100 to 200				1.4768%	17.7216%		1.9855%	23.8260%
			From 50 to 100				1.6537%	19.8444%		2.3291%	27.9492%
<b>USER MOTOBIKE POWER</b>											
1	JACCS PREMIUM (Harley Davidson, Ducati, BMW, Triumph, Honda)	30%	From 50 to 150	12, 15, 18, 20 ,24, 30, 36			1.65370%	19.8444%		1.98550%	23.8260%
			From 150 to 300	12, 15, 18, 20 ,24, 30, 36, 42, 48			1.47680%	17.7216%		1.81150%	21.7380%
			From 300 to 500			1.24640%	14.9568%		1.63610%	19.6332%	
		50%	From 30 to 150	12, 15, 18, 20 ,24, 30, 36, 42, 48			1.25000%	15.0000%		1.90000%	22.8000%
2	JACCS STANDARD (Yamaha, Suzuki, Kawasaki, Benelli, Royal Enfield, KTM)	40%	From 50 to 150	12, 15, 18, 20 ,24, 30, 36			1.65370%	19.8444%		2.32910%	27.9492%
			From 100 to 200	12, 15, 18, 20 ,24, 30, 36			1.47680%	17.7216%		1.98550%	23.8260%
			From 200 to 300	12, 15, 18, 20 ,24, 30, 36			1.24640%	14.9568%		1.65370%	19.8444%

**Note:**

The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days.

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.

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 21.7380%/year and this rate is calculated from to time according to JIVF's credit policy.