



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

Updated date: 24 -September-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	38.4000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
15	41.3664%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
16	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Student
17	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
18	46.1116%	9, 12, 15, 18, 20, 24, 30, 36	Old customer
19	50.1266%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Old customer, Student

Note:

- 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.