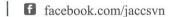
## CÔNG TY TÀI CHÍNH TNHH MỘT THÀNH VIÊN QUỐC TẾ VIỆT NAM JACCS

Lầu 15, Tòa nhà Centec, 72 - 74 Nguyễn Thị Minh Khai, Phường Võ Thị Sáu, Quận 3, TP. Hồ Chí Minh.







CÔNG TY TÀI CHÍNH TNHH MTV

## 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

 $<sup>\</sup>checkmark$ The interest rate is calcuated 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  $\checkmark$ 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.