



INTEREST RATE OF PERSONAL LOAN

Updated date: 13/11/2024

No.	Add-on		Effective (*)		Tenor (months)	Types of customer (**)
	(%/month)	(%/month)	(%/month)	(%/year)		
1	0.5100%	0.9417%	11.3000%		18; 20; 24; 30; 36	Special offer - JIVF staff
2	1.1000%	2.0000%	24.0000%		6; 9; 12; 15; 18; 20; 24; 30; 36	Customers have proof of income
3	1.3000%	2.3400%	28.0800%		18; 20; 24; 30; 36	New/ old customer has car or power motorbike Good payment history, condition of JIVF
4	1.3900%	2.5000%	30.0000%		15; 18; 20; 24; 30; 36	Normal customer, condition of JIVF
5	1.4700%	2.6500%	31.8000%		18; 20; 24; 30; 36	Special offer applied for old PL customer Good payment history, condition of JIVF
6	1.5600%	2.7500%	33.0000%		15; 18; 20; 24; 30; 36	New/ old customer has car or power motorbike Good payment history, condition of JIVF
7	1.5900%	2.8400%	34.0800%		15; 18; 20; 24; 30; 36	Normal customer, condition of JIVF
8	1.6400%	2.9300%	35.1600%		6; 9; 12; 15; 18; 20; 24; 30; 36	Third/ fourth times using JIVF personal loan Good payment history - Proof income
9	1.7800%	3.1700%	38.0400%		6; 9; 12; 15; 18; 20; 24; 30; 36	Second/ third times using JIVF personal loan Good payment history - Proof income
10	1.8400%	3.2444%	38.9333%		6; 9; 12; 15; 18; 20; 24; 30; 36	Third/ fourth times using JIVF personal loan Good payment history, condition of JIVF
11	1.9000%	3.3458%	40.1500%		6; 9; 12; 15; 18; 20; 24; 30; 36	Old customer of motorbike loan/ personal loan Good payment history - Proof income
12	1.9700%	3.4641%	41.5694%		6; 9; 12; 15; 18; 20; 24; 30; 36	Second/ third times using JIVF personal loan Good payment history, condition of JIVF
13	1.9900%	3.4979%	41.9750%		6; 9; 12; 15; 18; 20; 24; 30; 36	Farmer customer, condition of JIVF
14	2.0900%	3.6900%	44.2800%		6; 9; 12; 15; 18; 20; 24; 30; 36	Old JIVF customer Good payment history, condition of JIVF
15	2.1000%	3.7100%	44.5200%		6; 9; 12; 15; 18; 20; 24; 30; 36	New customer - Proof income
16	2.1500%	3.7900%	45.4800%		12; 15; 18; 20; 24; 30; 36	Normal customer, condition of JIVF
17	2.2000%	3.8700%	46.4400%		6; 9; 12; 15; 18; 20; 24; 30; 36	Old customer of motorbike loan/ personal loan Good payment history, condition of JIVF
18	2.3700%	4.1500%	49.8000%		6; 9; 12; 15; 18; 20; 24; 30; 36	Old JIVF customer Good payment history, condition of JIVF
19	2.3800%	4.1600%	49.9200%		6; 9; 12; 15; 18; 20; 24; 30; 36	New customer/ Old JIVF customer Condition of JIVF
20	1.6900%	3.0100%	36.1200%		9; 12; 15; 18; 20; 24	Customers have proof of income
21	1.8900%	3.3500%	40.2000%		9; 12; 15; 18; 20; 24	Customers have proof of income
22	2.0825%	3.6100%	43.3200%		6; 9; 12; 15; 18; 20; 24	Old JIVF customer Good payment history, condition of JIVF

(*) Effective interest rate will be calculated on the basis of 365 days per 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 Motorbike Loan Sales to be consulted more about applied interest rate and specific type of customer.