



INTEREST RATE OF MOTORBIKE LOAN PRODUCT  
AT SERVICE INTRODUCTION POINT

Date Applied: June, 16th, 2025

No.	Effective Interest rate (%/year)	Tenor (months)	Types of customer
1	9.3600%	6, 9, 12, 15, 18, 20, 24	Normal customer
2	12.8400%	12, 15, 18, 20, 24, 30, 36	Normal customer
3	15.0000%	12, 15, 18, 20, 24, 30, 36	Normal customer
4	17.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	19.4300%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	21.7783%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
7	23.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
8	25.9150%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
9	28.0916%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
10	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
11	32.0040%	6, 9, 12, 15, 18, 20, 24	Normal customer
12	33.2150%	6, 9, 12, 15, 18, 20, 24	Normal customer, Student
13	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
14	35.8800%	18, 20, 24, 30, 36	Normal customer
15	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Customers have proof of income
16	37.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
17	38.4000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
18	41.3664%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
19	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Student
20	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
21	46.1116%	9, 12, 15, 18, 20, 24, 30, 36	Old customer
22	50.1266%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer, Old customer, Student

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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.