



INTEREST RATE OF PERSONAL LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Update date: Oct, 14th, 2025

No.	Effective Interest rate (%/year)	Tenor (months)	Types of customer
1	11.3000%	18, 20, 24, 30, 36	JIVF Staff
2	24.0000%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
3	28.0800%	18, 20, 24, 30, 36	Old customers, New customers
4	30.0000%	15, 18, 20, 24, 30, 36	Old customers, New customers
5	31.8000%	18, 20, 24, 30, 36	Old customers
6	33.0000%	15, 18, 20, 24, 30, 36	Old customers, New customers
7	35.1600%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
8	36.1200%	9, 12, 15, 18, 20, 24	New customers
9	38.0400%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
10	38.9333%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers, New customers
11	40.1500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
12	40.2000%	9, 12, 15, 18, 20, 24	New customers
13	41.5694%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
14	41.9750%	6, 9, 12, 15, 18, 20	Farmer customers
15	42.9200%	6, 9, 12, 15, 18, 20, 24	Old customers
16	44.5200%	6, 9, 12, 15, 18, 20, 24	New customers
17	45.4800%	6, 9, 12, 15, 18, 20	Old customers
18	46.4400%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
19	49.8000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
20	49.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers, New customers

Ghi chú

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.