



No	Product type	Down payment (%)	Loan amount (million VND)	Loan term (month)	POI customer as JIVF regulations		Non-POI customer	
					Interest rate (*)		Interest rate (*)	
					(%/month)	(%/year)	(%/month)	(%/year)
POWER MOTORBIKE								
1	ALL	10%	From 100 to 1,100	12; 18; 24; 30; 36; 42; 48; 54; 60; 72	1.1167%	13.4000%	1.2417%	14.9000%
USER MOTOBIKE POWER								
1	ALL	10%	From 100 to 1,100	12; 18; 24; 30; 36; 42; 48; 54; 60; 72	1.1167%	13.4000%	1.2417%	14.9000%

☒ 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 21.7380%/year and this rate is calculated from to time according to JIVF's credit policy.