



## INTEREST RATE LIST OF AUTO LOAN AT SERVICE INTRODUCTION POINT

Updated date: January 14th, 2026

STT	Interest rate/Floating interest rate	Interest rate (%/year)	Tenor (months)	Types of customer
<b>AUTO LOAN</b>				
1		14.9000%	9,12,15,18,21,24,30	Customer have proof of income according to JIVF's condition
2	7.8940%	Floating		Customer have proof of income according to JIVF's condition. Customer are JIVF employees
3	7.5500%	Floating	36,42,48,54,60,66,72,78,84,90,96	
4	7.6500%	Floating		Customer have proof of income according to JIVF's condition
5	7.8000%	Floating		
6	7.9000%	Floating		
7	8.4000%	Floating	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition
8	8.6000%	Floating		
<b>USED AUTO LOAN</b>				
1		19.9000%	12,18,24,30,36	Customer have proof of income according to JIVF's condition
2		22.9000%	12,18,24,30,36	Normal customer or Farmer according to JIVF's condition
3		14.9000%	9,12,15,18,21,24,30,36	Customer have proof of income according to JIVF's condition
4		17.9000%	12,18,24,30,36	Normal customer according to JIVF's condition
5	7.8940%	Floating		Customer have proof of income according to JIVF's condition. Customer are JIVF employees
6	7.5500%	Floating	36,42,48,54,60,66,72,78,84,90,96	
7	7.6500%	Floating		Customer have proof of income according to JIVF's condition
8	7.8000%	Floating		
9	7.9000%	Floating		
10	8.4000%	Floating		
11	8.6000%	Floating	36,42,48,54,60,66,72,78,84	Normal customer or Farmer according to JIVF's condition

Note:

- The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days.
- The floating interest rate is calculated according to the following formula: Floating interest rate = Base interest rate + Margin.  
In which, both the Base interest rate and the Floating interest rate will be adjusted based on the latest announcement from JIVF and may be subject to periodic changes every specific quarter on the next day following the maturity date of the debt repayment period at the time: 12th of January, 12th of July and 12th October on every 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 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 16.6800%/year and this rate is calculated from to time according to JIVF's credit policy.