

Date Applied: Jan, 6th, 2026

No.	Effective Interest rate (%/ year)	Tenor (months)	Types of customer
1	0.0000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
2	23.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
3	28.0916%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
4	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	31.2000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	34.0666%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
7	38.0816%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer

Note

- ☒ The interest rate is calcuated 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.