



INTEREST RATE OF HEALTHYCARE & BEAUTY LOAN PRODUCT AT SERVICE INTRODUCTION POINT

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	23.8632%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
3	24.6000%	12, 15, 18, 20, 24, 30, 36	Normal customer
4	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	31.1336%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	32.0040%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income
7	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer
8	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
9	38.0816%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer
10	39.2760%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
11	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
12	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
13	50.1266%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer

Note

- 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.