



## INTEREST RATE OF MOTORBIKE 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	12.8400%	12, 15, 18, 20, 24, 30, 36	Normal customer
3	15.1589%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
4	17.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	19.4300%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	21.7783%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
7	25.9150%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
8	28.0916%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
9	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
10	33.2150%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
11	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
12	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
13	37.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
14	38.4000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
15	41.3664%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
16	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
17	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
18	46.1116%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
19	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
- 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 time according to JIVF's credit