



# INTEREST RATE OF PERSONAL LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Date Applied: Jan, 06th, 2026

No.	Effective Interest rate (%/year)	Tenor (months)	Types of customer
1	11.3000%	18, 20, 24, 30, 36	Jivf Staff
2	24.0000%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
3	28.0800%	18, 20, 24, 30, 36	Old customers, New customers
4	30.0000%	15, 18, 20, 24, 30, 36	Old customers, New customers
5	31.8000%	18, 20, 24, 30, 36	Old customers
6	33.0000%	15, 18, 20, 24, 30, 36	Old customers, New customers
7	35.1600%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
8	36.1200%	9, 12, 15, 18, 20, 24	New customers
9	38.0400%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
10	38.9333%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers, New customers
11	40.1500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
12	40.2000%	9, 12, 15, 18, 20, 24	New customers
13	41.5694%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
14	41.9750%	6, 9, 12, 15, 18, 20	Farmer customers
15	42.9200%	6, 9, 12, 15, 18, 20, 24	Old customers
16	44.5200%	6, 9, 12, 15, 18, 20, 24	New customers
17	45.4800%	6, 9, 12, 15, 18, 20	Old customers
18	46.4400%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
19	49.8000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers
20	49.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Old customers, New customers
21	47.2800%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
22	39.3600%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
23	36.0400%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
24	48.6000%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
25	40.8000%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers
26	40.0800%	6, 9, 12, 15, 18, 20, 24, 30, 36	New customers

**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