

**INTEREST RATE OF HEALTHCARE & BEAUTY LOAN PRODUCT  
AT SERVICE INTRODUCTION POINT**

Date Applied: Mar, 2nd, 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	21.7783%	15, 18, 20, 24, 30, 36	Normal customer
3	23.8632%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
4	24.6000%	12, 15, 18, 20, 24, 30, 36	Normal customer
5	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	31.1336%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
7	32.0040%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income
8	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer
9	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
10	38.0816%	6, 9, 12, 15, 18, 20, 24, 30, 36	Customers have proof of income/ Normal customer
11	39.2760%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
12	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
13	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
14	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.