


**INTEREST RATE LIST OF AUTO LOAN
AT SERVICE INTRODUCTION POINT**

Updated April 06th, 2026

No	Down payment (%)	Loan amount (million VND)	Tenor (months)	POI customer as JIVF regulations		Normal and Farmer customer as JIVF regulations			
				Floating interest rate (*)	Interest rate	Floating interest rate (*)			
				(%/year)	(%/year)	(%/year)			
NEW CAR									
1	From 10%	From 50	9,12,15,18,21,24,30	-		14.900%			
2			7.894%	Floating	-	-			
2			7.600%	Floating					
2			8.600%	Floating					
2			8.900%	Floating					
2			7.900%	Floating					
2			9.200%	Floating					
2			8.200%	Floating					
2			9.500%	Floating					
2								8.500%	Floating
2								9.500%	Floating
2						8.800%	Floating		
2						9.900%	Floating		
USED CAR									
1	From 25%	From 50	9,12,15,18,21,24,30,36	-		14.900%			
2						17.900%			
3			12,18,24,30,36	-		19.900%			
4						22.900%			
5			36,42,48,54,60,66,72,78,84,90,96	7.894%	Floating	-	-		
6				7.600%	Floating				
7				8.600%	Floating				
8				8.900%	Floating				
9				7.900%	Floating				
10				9.200%	Floating				
11				8.200%	Floating				
12				9.500%	Floating				
13						8.500%	Floating		
14						9.500%	Floating		
15						8.800%	Floating		
16						9.900%	Floating		

Note:
 The interest rate is calculated based on the reducing balance on the basis of 1 year 365 days.

 (*) The floating interest rate is calculated according to the following formula: Floating interest rate = Base interest rate + Margin.

In which, both the Base interest rate and the Floating interest rate will be adjusted based on the latest announcement from JIVF and may be subject to periodic changes every specific quarter on the next day following the maturity date of the debt repayment period at the time: 12th of January, 12th of July and 12th October on every year.

 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 16.6800%/year and this rate is calculated from to time according to JIVF's credit policy.