



INTEREST RATE OF MOTORBIKE LOAN PRODUCT AT SERVICE INTRODUCTION POINT

Date Applied: Aug, 1st, 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	8.6400%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
3	12.8400%	12, 15, 18, 20, 24, 30, 36	Normal customer
4	15.1589%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
5	17.5200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
6	19.4300%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
7	21.7783%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
8	25.9150%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
9	28.0916%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
10	30.0516%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
11	33.2150%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
12	35.2833%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
13	36.1350%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
14	37.9200%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
15	38.4000%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
16	41.3664%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
17	42.0966%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
18	44.8500%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
19	46.1116%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer
20	50.1266%	6, 9, 12, 15, 18, 20, 24, 30, 36	Normal customer

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- ☒ 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.