

## Interest rates for auto hire purchase

### Interest rates for auto hire purchase (new and used vehicles)

Effective August 1, 2013 onwards

#### Interest rates for auto hire purchase (new cars)

Hire purchase term (number of installments)	Sedans		Pickup trucks	
	Down (advance) payment: 15% or higher		Down (advance) payment: 15% or higher	
	Flat rate	Effective rate	Flat rate	Effective rate
12-48	4.30%	7.74%	4.50%	8.28%
60	4.50%	8.10%	4.70%	8.64%
72	4.70%	8.46%	4.90%	9.00%

#### Interest rates for auto hire purchase (new “big bikes” and “superbikes”)

Hire purchase term (number of installments)	Big bikes and superbikes	
	Down (advance) payment: 20% or higher	
	Flat rate	Effective rate
12-48	9%	16.20%

#### Interest rates for auto hire purchase (used cars)

Registration year	Sedans		Pickup trucks	
	Hire purchase term: Not exceeding 72 installments		Hire purchase term: Not exceeding 72 installments	
	Flat rate	Effective rate	Flat rate	Effective rate
2009 or newer	5.50%	9.90%	6.00%	10.80%
2007-2008	5.75%	10.35%	6.25%	11.25%
2005-2006	6.00%	10.80%	6.50%	11.70%

Note:

1. The company uses flat rate for calculating auto hire purchase (new cars / big bikes and superbikes / used cars) for the entire hire purchase term. The effective rate can be calculated by using installment criteria, with one year equivalent to 12 installments.
2. The above are reference rates. Actual flat rates will change from the rates indicated in the tables, increasing by no more than 10 percent, depending on vehicle type, brand, down (advance) payment, installment period (hire purchase term) and other relevant factors.

3. The company reserves the right to change interest rates and other terms and conditions, notice of which will be given to customers on the hire purchase application date.
4. Other fees and expenses are stipulated per those charged by the company for auto hire purchase business.