

Vigencia: desde el 16/01/2026

Confiable					
Plan cuota	TNA	TEM	COEFICIENTE sin IVA	COEFICIENTE con IVA	OBSERVACIONES
2	75%	6,25%	1,0904	1,0989	*El coeficiente se multiplica por el valor de venta de contado para determinar el valor final del cupón.
3	75%	6,25%	1,1231	1,1350	
4	75%	6,25%	1,1564	1,1720	
5	75%	6,25%	1,1904	1,2100	
6	75%	6,25%	1,2250	1,2489	
7	80%	6,67%	1,2785	1,3095	
8	80%	6,67%	1,3170	1,3535	
9	80%	6,67%	1,3562	1,3986	
10	80%	6,67%	1,3961	1,4448	
11	80%	6,67%	1,4367	1,4921	
12	80%	6,67%	1,4779	1,5406	
13	80%	6,67%	1,5198	1,5902	
14	80%	6,67%	1,5624	1,6410	
15	80%	6,67%	1,6057	1,6930	
16	80%	6,67%	1,6496	1,7461	
17	80%	6,67%	1,6942	1,8005	
18	80%	6,67%	1,7393	1,8561	
19	80%	6,67%	1,7851	1,9130	
20	80%	6,67%	1,8316	1,9711	
21	80%	6,67%	1,8786	2,0304	
22	80%	6,67%	1,9262	2,0911	
23	80%	6,67%	1,9744	2,1530	
24	80%	6,67%	2,0232	2,2162	

Vigencia: desde el 13/01/2026

MasterCard					
Plan cuota	TNA	TEM	COEFICIENTE sin IVA	COEFICIENTE con IVA	OBSERVACIONES
2	75%	6,25%	1,0904	1,0989	*El coeficiente se multiplica por el valor de venta de contado para determinar el valor final del cupón.
3	75%	6,25%	1,1231	1,1350	
4	75%	6,25%	1,1564	1,1720	
5	75%	6,25%	1,1904	1,2100	
6	75%	6,25%	1,2250	1,2489	
7	80%	6,67%	1,2785	1,3095	
8	80%	6,67%	1,3170	1,3535	
9	80%	6,67%	1,3562	1,3986	
10	80%	6,67%	1,3961	1,4448	
11	80%	6,67%	1,4367	1,4921	
12	80%	6,67%	1,4779	1,5406	
13	80%	6,67%	1,5198	1,5902	
14	80%	6,67%	1,5624	1,6410	
15	80%	6,67%	1,6057	1,6930	
16	80%	6,67%	1,6496	1,7461	
17	80%	6,67%	1,6942	1,8005	
18	80%	6,67%	1,7393	1,8561	
19	80%	6,67%	1,7851	1,9130	
20	80%	6,67%	1,8316	1,9711	
21	80%	6,67%	1,8786	2,0304	
22	80%	6,67%	1,9262	2,0911	
23	80%	6,67%	1,9744	2,1530	
24	80%	6,67%	2,0232	2,2162	

Vigencia: desde el 05/01/2026

Visa				
Cuotas del Plan	TNA (%)	T.E.M. (%)	Coficiente	OBSERVACIONES
2	75%	6,25%	1,0904	*El coeficiente se multiplica por el valor de venta de contado para determinar el valor final del cupón.
3	75%	6,25%	1,1231	
4	75%	6,25%	1,1564	
5	75%	6,25%	1,1904	
6	75%	6,25%	1,2250	
7	80%	6,67%	1,2785	
8	80%	6,67%	1,3170	
9	80%	6,67%	1,3562	
10	80%	6,67%	1,3961	
11	80%	6,67%	1,4367	
12	80%	6,67%	1,4779	
13	80%	6,67%	1,5198	
14	80%	6,67%	1,5624	
15	80%	6,67%	1,6057	
16	80%	6,67%	1,6496	
17	80%	6,67%	1,6942	
18	80%	6,67%	1,7393	
19	80%	6,67%	1,7851	
20	80%	6,67%	1,8316	
21	80%	6,67%	1,8786	
22	80%	6,67%	1,9262	
23	80%	6,67%	1,9744	
24	80%	6,67%	2,0232	
25	80%	6,67%	2,0726	
26	80%	6,67%	2,1225	
27	80%	6,67%	2,1729	
28	80%	6,67%	2,2239	
29	80%	6,67%	2,2754	
30	80%	6,67%	2,3274	
31	80%	6,67%	2,3799	
32	80%	6,67%	2,4329	
33	80%	6,67%	2,4864	
34	80%	6,67%	2,5403	
35	80%	6,67%	2,5947	
36	80%	6,67%	2,6495	
37	80%	6,67%	2,7047	
38	80%	6,67%	2,7604	
39	80%	6,67%	2,8165	
40	80%	6,67%	2,8729	
41	80%	6,67%	2,9297	
42	80%	6,67%	2,9870	
43	80%	6,67%	3,0445	
44	80%	6,67%	3,1024	
45	80%	6,67%	3,1607	
46	80%	6,67%	3,2193	
47	80%	6,67%	3,2781	
48	80%	6,67%	3,3373	
49	80%	6,67%	3,3968	
50	80%	6,67%	3,4566	

Vigencia: desde el 05/01/2026

CABAL					
Plan cuota	TNA	TEM	COEFICIENTE S/IVA	COEFICIENTE C/IVA	OBSERVACIONES
2	75%	6,25%	1,1087	1,0904	*El coeficiente se multiplica por el valor de venta de contado para determinar el valor final del cupón.
3	75%	6,25%	1,1482	1,1231	
4	75%	6,25%	1,1887	1,1564	
5	75%	6,25%	1,2301	1,1904	
6	75%	6,25%	1,2723	1,2250	
7	80%	6,67%	1,3341	1,2785	
8	80%	6,67%	1,3809	1,3170	
9	80%	6,67%	1,4287	1,3562	
10	80%	6,67%	1,4774	1,3961	
11	80%	6,67%	1,5271	1,4367	
12	80%	6,67%	1,5777	1,4779	
13	80%	6,67%	1,6292	1,5198	
14	80%	6,67%	1,6817	1,5624	
15	80%	6,67%	1,7350	1,6057	
16	80%	6,67%	1,7892	1,6496	
17	80%	6,67%	1,8443	1,6942	
18	80%	6,67%	1,9002	1,7393	