redgirasol®

Simulación al 12 de agosto del 2025

## El resumen de tu crédito

| | |
|---|---|
| Monto solicitado - enganche | **$130,200.00** |
| + Comisiones | **$4,694.32** |
| = Monto a financiar | **$134,895.00** |
| Plazo (Meses) | **60** |
| Tasa anual | **16.9%** |

## Tus pagos

| | |
|---|---|
| Enganche (30%) | **$55,800.00** |
| Pago entrega* (4 pagos) | **$3,377.30** |
| Pago mensual (56 pagos) | **$4,868.32** |

El enganche se pagará directamente a tu proveedor.
* Paga menos los primeros 4 meses mientras se refleja el ahorro en tu recibo de CFE.

## Plan de pagos

| Mes | Pago | Saldo inicial | Amort. a Capital | Interés | Comisión | IVA | Saldo final |
|---|---|---|---|---|---|---|---|
| 1 | $3,377.30 | $134,895.00 | $0.00 | $1,899.77 | $1,011.71 | $465.83 | $134,895.00 |
| 2 | $3,377.30 | $134,895.00 | $0.00 | $1,899.77 | $1,011.71 | $465.83 | $134,895.00 |
| 3 | $3,377.30 | $134,895.00 | $0.00 | $1,899.77 | $1,011.71 | $465.83 | $134,895.00 |
| 4 | $3,377.30 | $134,895.00 | $0.00 | $1,899.77 | $1,011.71 | $465.83 | $134,895.00 |
| 5 | $4,868.32 | $134,895.00 | $1,491.01 | $1,899.77 | $1,011.71 | $465.83 | $133,403.99 |
| 6 | $4,868.32 | $133,403.99 | $1,515.37 | $1,878.77 | $1,011.71 | $462.47 | $131,888.62 |
| 7 | $4,868.32 | $131,888.62 | $1,540.12 | $1,857.43 | $1,011.71 | $459.06 | $130,348.50 |
| 8 | $4,868.32 | $130,348.50 | $1,565.28 | $1,835.74 | $1,011.71 | $455.59 | $128,783.22 |
| 9 | $4,868.32 | $128,783.22 | $1,590.85 | $1,813.70 | $1,011.71 | $452.06 | $127,192.37 |
| 10 | $4,868.32 | $127,192.37 | $1,616.84 | $1,791.29 | $1,011.71 | $448.48 | $125,575.53 |
| 11 | $4,868.32 | $125,575.53 | $1,643.26 | $1,768.52 | $1,011.71 | $444.83 | $123,932.27 |

Condiciones de crédito sujetas a aprobación.

Tasa de interés anual (fija) de 13.9% a 18.9% sin IVA, sujeto a evaluación y calificación. Ejemplo representativo: monto de crédito por MXN$ 200,000.00, con tasa anual de 13.9% y plazo de 120 meses. Monto total a pagar: MXN$ 207,211.00. CAT calculado: 35.1% sin IVA, para fines informativos y de comparación exclusivamente. Calculado el 31 de Julio del 2025.

**Red Girasol S.A.P.I. de C.V. Institución de Financiamiento Colectivo RFC: RGI160414TR9 Eugenio Garza Sada Ext. 3820 Int. 801 Col. Mas Palomas, Monterrey, N.L. C.P. 64780**

**¿Tienes dudas?** Contáctanos desde el chat de la plataforma en **redgirasol.com**

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| Mes | Pago | Saldo inicial | Amort. a Capital | Interés | Comisión | IVA | Saldo final |
|---|---|---|---|---|---|---|---|
| 12 | $4,868.32 | $123,932.27 | $1,670.10 | $1,745.38 | $1,011.71 | $441.13 | $122,262.17 |
| 13 | $4,868.32 | $122,262.17 | $1,697.38 | $1,721.86 | $1,011.71 | $437.37 | $120,564.79 |
| 14 | $4,868.32 | $120,564.79 | $1,725.12 | $1,697.95 | $1,011.71 | $433.54 | $118,839.67 |
| 15 | $4,868.32 | $118,839.67 | $1,753.29 | $1,673.66 | $1,011.71 | $429.66 | $117,086.38 |
| 16 | $4,868.32 | $117,086.38 | $1,781.93 | $1,648.97 | $1,011.71 | $425.71 | $115,304.45 |
| 17 | $4,868.32 | $115,304.45 | $1,811.05 | $1,623.87 | $1,011.71 | $421.69 | $113,493.40 |
| 18 | $4,868.32 | $113,493.40 | $1,840.63 | $1,598.37 | $1,011.71 | $417.61 | $111,652.77 |
| 19 | $4,868.32 | $111,652.77 | $1,870.71 | $1,572.44 | $1,011.71 | $413.46 | $109,782.06 |
| 20 | $4,868.32 | $109,782.06 | $1,901.26 | $1,546.10 | $1,011.71 | $409.25 | $107,880.80 |
| 21 | $4,868.32 | $107,880.80 | $1,932.33 | $1,519.32 | $1,011.71 | $404.96 | $105,948.47 |
| 22 | $4,868.32 | $105,948.47 | $1,963.89 | $1,492.11 | $1,011.71 | $400.61 | $103,984.58 |
| 23 | $4,868.32 | $103,984.58 | $1,995.98 | $1,464.45 | $1,011.71 | $396.18 | $101,988.60 |
| 24 | $4,868.32 | $101,988.60 | $2,028.59 | $1,436.34 | $1,011.71 | $391.68 | $99,960.01 |
| 25 | $4,868.32 | $99,960.01 | $2,061.73 | $1,407.77 | $1,011.71 | $387.11 | $97,898.28 |
| 26 | $4,868.32 | $97,898.28 | $2,095.41 | $1,378.73 | $1,011.71 | $382.47 | $95,802.87 |
| 27 | $4,868.32 | $95,802.87 | $2,129.64 | $1,349.22 | $1,011.71 | $377.75 | $93,673.23 |
| 28 | $4,868.32 | $93,673.23 | $2,164.43 | $1,319.23 | $1,011.71 | $372.95 | $91,508.80 |
| 29 | $4,868.32 | $91,508.80 | $2,199.79 | $1,288.75 | $1,011.71 | $368.07 | $89,309.01 |
| 30 | $4,868.32 | $89,309.01 | $2,235.73 | $1,257.77 | $1,011.71 | $363.11 | $87,073.28 |
| 31 | $4,868.32 | $87,073.28 | $2,272.26 | $1,226.28 | $1,011.71 | $358.07 | $84,801.02 |

Condiciones de crédito sujetas a aprobación.

Tasa de interés anual (fija) de 13.9% a 18.9% sin IVA, sujeto a evaluación y calificación. Ejemplo representativo: monto de crédito por MXN$ 200,000.00, con tasa anual de 13.9% y plazo de 120 meses. Monto total a pagar: MXN$ 207,211.00. CAT calculado: 35.1% sin IVA, para fines informativos y de comparación exclusivamente. Calculado el 31 de Julio del 2025.

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|---|---|---|---|---|---|---|---|
| 32 | $4,868.32 | $84,801.02 | $2,309.38 | $1,194.28 | $1,011.71 | $352.95 | $82,491.64 |
| 33 | $4,868.32 | $82,491.64 | $2,347.10 | $1,161.76 | $1,011.71 | $347.75 | $80,144.54 |
| 34 | $4,868.32 | $80,144.54 | $2,385.45 | $1,128.70 | $1,011.71 | $342.46 | $77,759.09 |
| 35 | $4,868.32 | $77,759.09 | $2,424.41 | $1,095.11 | $1,011.71 | $337.09 | $75,334.68 |
| 36 | $4,868.32 | $75,334.68 | $2,464.03 | $1,060.96 | $1,011.71 | $331.62 | $72,870.65 |
| 37 | $4,868.32 | $72,870.65 | $2,504.28 | $1,026.26 | $1,011.71 | $326.07 | $70,366.37 |
| 38 | $4,868.32 | $70,366.37 | $2,545.19 | $990.99 | $1,011.71 | $320.43 | $67,821.18 |
| 39 | $4,868.32 | $67,821.18 | $2,586.77 | $955.15 | $1,011.71 | $314.69 | $65,234.41 |
| 40 | $4,868.32 | $65,234.41 | $2,629.02 | $918.72 | $1,011.71 | $308.87 | $62,605.39 |
| 41 | $4,868.32 | $62,605.39 | $2,671.98 | $881.69 | $1,011.71 | $302.94 | $59,933.41 |
| 42 | $4,868.32 | $59,933.41 | $2,715.63 | $844.06 | $1,011.71 | $296.92 | $57,217.78 |
| 43 | $4,868.32 | $57,217.78 | $2,759.99 | $805.82 | $1,011.71 | $290.80 | $54,457.79 |
| 44 | $4,868.32 | $54,457.79 | $2,805.08 | $766.95 | $1,011.71 | $284.58 | $51,652.71 |
| 45 | $4,868.32 | $51,652.71 | $2,850.91 | $727.44 | $1,011.71 | $278.26 | $48,801.80 |
| 46 | $4,868.32 | $48,801.80 | $2,897.48 | $687.29 | $1,011.71 | $271.84 | $45,904.32 |
| 47 | $4,868.32 | $45,904.32 | $2,944.81 | $646.49 | $1,011.71 | $265.31 | $42,959.51 |
| 48 | $4,868.32 | $42,959.51 | $2,992.93 | $605.01 | $1,011.71 | $258.67 | $39,966.58 |
| 49 | $4,868.32 | $39,966.58 | $3,041.82 | $562.86 | $1,011.71 | $251.93 | $36,924.76 |
| 50 | $4,868.32 | $36,924.76 | $3,091.52 | $520.02 | $1,011.71 | $245.07 | $33,833.24 |
| 51 | $4,868.32 | $33,833.24 | $3,142.02 | $476.48 | $1,011.71 | $238.11 | $30,691.22 |

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|---|---|---|---|---|---|---|---|
| 52 | $4,868.32 | $30,691.22 | $3,193.35 | $432.23 | $1,011.71 | $231.03 | $27,497.87 |
| 53 | $4,868.32 | $27,497.87 | $3,245.52 | $387.26 | $1,011.71 | $223.83 | $24,252.35 |
| 54 | $4,868.32 | $24,252.35 | $3,298.54 | $341.55 | $1,011.71 | $216.52 | $20,953.81 |
| 55 | $4,868.32 | $20,953.81 | $3,352.42 | $295.10 | $1,011.71 | $209.09 | $17,601.39 |
| 56 | $4,868.32 | $17,601.39 | $3,407.19 | $247.89 | $1,011.71 | $201.53 | $14,194.20 |
| 57 | $4,868.32 | $14,194.20 | $3,462.86 | $199.90 | $1,011.71 | $193.85 | $10,731.34 |
| 58 | $4,868.32 | $10,731.34 | $3,519.43 | $151.13 | $1,011.71 | $186.05 | $7,211.91 |
| 59 | $4,868.32 | $7,211.91 | $3,576.92 | $101.57 | $1,011.71 | $178.12 | $3,634.99 |
| 60 | $4,868.32 | $3,634.99 | $3,634.99 | $51.19 | $1,011.71 | $170.06 | $0.00 |

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