Simulador de Tarjeta de Crédito

Resultados

Producto	**Tarjeta de Crédito**
Tipo de Consumo	**Compra**
Monto del Consumo	**S/ 1,700.00**
Número de Cuotas Mensuales	**36**
Tipo de Seguro	**Individual Clásico**
Tasa de Interés Efectiva Anual Fija (TEA)	**23.00 %**
Tasa costo efectiva anual (TCEA)	**29.29 %**

Cronograma de Pagos

Periodo	Fecha Vencimiento	Fecha Facturación	Amortización S/	Interés S/	Saldo Insoluto S/	Cuota sin SD S/	SD(*) S/	Cuota inc. SD S/
0	08/12/2025		0.00		1,700.00	0.00		0.00
1	17/12/2025	02/01/2026	54.59	8.82	1,645.41	63.41	7.12	70.53
2	17/01/2026	02/02/2026	33.82	29.59	1,611.59	63.41	6.78	70.19
3	17/02/2026	02/03/2026	34.42	28.99	1,577.17	63.41	6.67	70.08
4	17/03/2026	02/04/2026	37.81	25.60	1,539.36	63.41	6.55	69.96
5	17/04/2026	02/05/2026	35.72	27.69	1,503.64	63.41	6.37	69.78
6	17/05/2026	02/06/2026	37.25	26.16	1,466.39	63.41	6.23	69.64
7	17/06/2026	02/07/2026	37.04	26.37	1,429.35	63.41	6.06	69.47
8	17/07/2026	02/08/2026	38.54	24.87	1,390.81	63.41	5.91	69.32
9	17/08/2026	02/09/2026	38.39	25.02	1,352.42	63.41	5.74	69.15
10	17/09/2026	02/10/2026	39.09	24.32	1,313.33	63.41	5.58	68.99
11	17/10/2026	02/11/2026	40.56	22.85	1,272.77	63.41	5.42	68.83
12	17/11/2026	02/12/2026	40.52	22.89	1,232.25	63.41	5.24	68.65
13	17/12/2026	02/01/2027	41.97	21.44	1,190.28	63.41	5.08	68.49
14	17/01/2027	02/02/2027	42.00	21.41	1,148.28	63.41	4.90	68.31
15	17/02/2027	02/03/2027	42.76	20.65	1,105.52	63.41	4.71	68.12
16	17/03/2027	02/04/2027	45.47	17.94	1,060.05	63.41	4.56	67.97
17	17/04/2027	02/05/2027	44.34	19.07	1,015.71	63.41	4.34	67.75
18	17/05/2027	02/06/2027	45.74	17.67	969.97	63.41	4.17	67.58
19	17/06/2027	02/07/2027	45.96	17.45	924.01	63.41	3.96	67.37

(*) SD: Seguro de Desgravamen.

Cronograma de Pagos

Periodo	Fecha Vencimiento	Fecha Facturación	Amortización S/	Interés S/	Saldo Insoluto S/	Cuota sin SD S/	SD(*) S/	Cuota inc. SD S/
20	17/07/2027	02/08/2027	47.33	16.08	876.68	63.41	3.78	67.19
21	17/08/2027	02/09/2027	47.64	15.77	829.04	63.41	3.57	66.98
22	17/09/2027	02/10/2027	48.50	14.91	780.54	63.41	3.37	66.78
23	17/10/2027	02/11/2027	49.83	13.58	730.71	63.41	3.17	66.58
24	17/11/2027	02/12/2027	50.27	13.14	680.44	63.41	2.95	66.36
25	17/12/2027	02/01/2028	51.57	11.84	628.87	63.41	2.75	66.16
26	17/01/2028	02/02/2028	52.10	11.31	576.77	63.41	2.52	65.93
27	17/02/2028	02/03/2028	53.04	10.37	523.73	63.41	2.30	65.71
28	17/03/2028	02/04/2028	54.60	8.81	469.13	63.41	2.09	65.50
29	17/04/2028	02/05/2028	54.97	8.44	414.16	63.41	1.84	65.25
30	17/05/2028	02/06/2028	56.20	7.21	357.96	63.41	1.62	65.03
31	17/06/2028	02/07/2028	56.97	6.44	300.99	63.41	1.37	64.78
32	17/07/2028	02/08/2028	58.17	5.24	242.82	63.41	1.15	64.56
33	17/08/2028	02/09/2028	59.04	4.37	183.78	63.41	0.89	64.30
34	17/09/2028	02/10/2028	60.10	3.31	123.68	63.41	0.64	64.05
35	17/10/2028	02/11/2028	61.26	2.15	62.42	63.41	0.40	63.81
36	17/11/2028	02/12/2028	62.42	1.12	0.00	63.54	0.12	63.66
Total	-	-	1,700.	582.89	0.00	2,282.89	139.92	2,422.81

(*) SD: Seguro de Desgravamen.