

# MOTOR VEHICLE LOAN AGREEMENT

Agreement ID: TOY-FAIR-90-SCORE

## 1. Parties

Lender	Toyota Financial Services New Zealand Limited
Dealer	Auckland City Toyota
Borrower	Amit Verma

## 2. Vehicle Information

Make / Model	Toyota RAV4 Limited Hybrid (2024)
VIN	JTMAB3FV20D099999
Condition	Market-Aligned Value

## 3. Financial Terms (Optimized for Fairness)

Vehicle Purchase Price	\$29,500.00 NZD
Down Payment	\$3,000.00 NZD
Amount Financed	\$26,500.00 NZD
Interest Rate (Fixed)	2.1% p.a.
Loan Term	36 Months

<b>Monthly Installment</b>	<b>\$465.00 NZD</b>
<b>Balloon Payment (GFV)</b>	<b>\$11,500.00 NZD</b>

#### 4. Usage & Zero-Fee Guarantee

This agreement includes \*\*Zero\*\* administration, documentation, or hidden fees. Mileage allowance is \*\*20,000 km/year\*\*. Excess kilometers are charged at \*\*\$0.10/km\*\*, which is the market minimum.

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Borrower Signature

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Dealer Signature

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