

MOTOR VEHICLE LOAN AGREEMENT

Agreement ID: **BMW-SUPER-FAIR-2026**

1. PARTIES

Lender	BMW Financial Services New Zealand Limited
Dealer	BMW Auckland Central
Borrower	Amit Verma

2. FINANCIAL TERMS (PROMOTIONAL RATE)

Vehicle Purchase Price	\$75,000.00 NZD
Down Payment	\$2,500.00 NZD
Amount Financed	\$72,500.00 NZD
Interest Rate (Fixed)	2.1% p.a.
Loan Term	36 Months
Monthly Installment	\$1,385.00 NZD
Balloon Payment (GFV)	\$28,000.00 NZD

3. USAGE & PROTECTIONS

Annual Mileage Allowance: **20,000 km**. [cite: 37] Excess charge: **\$0.10 per km**. There are **Zero** hidden administration fees or early repayment penalties.

4. END OF TERM OPTIONS

Borrower may pay the \$28,000 Balloon Payment to retain ownership or return the vehicle with no further charges. [cite: 42, 44]

Borrower Signature

Dealer Signature