

# 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	<b>\$2,500.00 NZD</b>
Amount Financed	\$72,500.00 NZD
Interest Rate (Fixed)	<b>2.1% p.a.</b>
Loan Term	36 Months
Monthly Installment	\$1,385.00 NZD
Balloon Payment (GFV)	<b>\$28,000.00 NZD</b>

## 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]

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Borrower Signature

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Dealer Signature