

MOTOR VEHICLE LOAN AGREEMENT

ID: BMW-GFV-LOAN-2024-001

BMW Full Circle (New Zealand)

1. Parties

Lender	BMW Financial Services New Zealand Limited
Dealer	BMW Auckland Central, 35 Great North Road
Borrower	Amit Verma (Auckland, NZ)

2. Vehicle Information

Make / Model	BMW X3 (2023)
VIN	WBA7E2C51N5A12345
Current Odometer	12,800 km

3. Financial Terms

Vehicle Price	\$75,000.00 NZD
Down Payment	\$10,000.00 NZD
Monthly Payment	\$1,250.00 NZD
Loan Term	36 Months
Interest Rate (Fixed)	8.9% p.a.
Balloon Payment (GFV)	\$35,000.00 NZD

4. Specific Terms & Conditions

Mileage: This agreement allows for 15,000 km per annum. Excess kilometers will be charged at **\$0.75 NZD per km**.

End of Term: Borrower may pay the Balloon Payment to retain ownership or return the vehicle subject to Fair Wear and Tear guidelines.

Borrower Signature

Authorized Dealer Signature