

TOYOTA ACCESS - CONSUMER LOAN AGREEMENT

Agreement ID: **TOY-RAV4-HYBRID-2026**

1. CONTRACT PARTIES

Lender	Toyota Financial Services New Zealand Limited
Dealer	Auckland City Toyota
Borrower	Amit Verma (Auckland, NZ)

2. VEHICLE DETAILS

Make / Model	Toyota RAV4 Limited Hybrid (2024)
VIN	JTMAB3FV20D099999
Current Odometer	10 km (Delivery)

3. FINANCIAL TERMS (FAIR MARKET RATE)

Vehicle Purchase Price	\$52,000.00 NZD
Down Payment	\$5,000.00 NZD
Amount Financed	\$47,000.00 NZD
Interest Rate (Fixed)	3.9% p.a.
Loan Term	36 Months
Monthly Installment	\$850.00 NZD

Guaranteed Future Value (GFV)	\$24,500.00 NZD
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4. USAGE TERMS

This agreement includes an annual mileage allowance of **20,000 km**. Excess kilometers will be charged at a fair rate of **\$0.10 NZD per km**. There are no early termination penalties if the loan is settled after 12 months.

5. AGREEMENT SIGNATURES

Borrower Signature

Toyota Dealer Representative

CONFIDENTIAL DOCUMENT - FOR LEASEIQ TESTING PURPOSES ONLY