

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

Monthly Installment	\$465.00 NZD
Balloon Payment (GFV)	\$11,500.00 NZD
Purchase Option	Available (Included at end of term)

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.

Borrower Signature

Dealer Signature

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