

MOTOR VEHICLE LEAN AGREEMENT

Agreement ID: **BMW-FAIR-2026-001**

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 (2024 - New)
VIN	WBA7E2C51N5A99999
Odometer	15 km (Delivery Miles)

3. FINANCIAL TERMS (FAIR MARKET RATE)

Vehicle Purchase Price	\$75,000.00 NZD
Down Payment	\$10,000.00 NZD
Amount Financed	\$65,000.00 NZD
Interest Rate (Fixed)	4.2% p.a.
Loan Term	36 Months
Monthly Installment	\$1,045.50 NZD
Balloon Payment (GFV)	\$38,000.00 NZD

4. USAGE & EXCESS CHARGES

This agreement includes a mileage allowance of **20,000 km per annum**. Excess kilometers beyond the total allowed (60,000 km) will be charged at a fair market rate of **\$0.15 NZD per km**.

5. END OF TERM OPTIONS

At the end of the 36-month term, the Borrower may:

- Pay the Balloon Payment (\$38,000) to retain full ownership[cite: 17].
- Refinance the Balloon Payment for an additional term[cite: 17].
- Return the vehicle to the Dealer with no further obligation, subject to Fair Wear and Tear[cite: 17].

Borrower Signature

Authorized Dealer Signature

Generated by LeaseIQ Analysis System | 2026 Official Document