

MOTOR VEHICLE LOAN AGREEMENT

Agreement ID: TOY-FAIR-PURCHASE-OPTION

1. Parties

Lender	Toyota Financial Services New Zealand Limited
Dealer	Auckland City Toyota
Borrower	Amit Verma

2. Financial Terms

Vehicle Purchase Price	\$29,000.00 NZD
Down Payment	\$3,000.00 NZD
Interest Rate (Fixed)	2.1% p.a.
Monthly Installment	\$465.00 NZD
Balloon Payment (GFV)	\$11,500.00 NZD

3. Ownership & Purchase Option

Exclusive Purchase Right: The Borrower has the guaranteed right to purchase the vehicle at the end of the 36-month term. To exercise this option, the Borrower must pay the final Balloon Payment of **\$11,500.00 NZD**. Upon receipt of this payment, full legal title and ownership will transfer to the Borrower with no additional administration fees.

4. End of Term Options

At the conclusion of the loan term, the Borrower may choose one of the following[cite: 41]:

- **Retain Ownership:** Exercise the Purchase Option by paying the \$11,500 balloon.
- **Refinance:** Apply for a new term to pay off the remaining balloon amount[cite: 43].
- **Return:** Return the vehicle to the Dealer with no further liability, subject to Fair Wear and Tear[cite: 44].

5. Usage & Zero-Fee Guarantee

This agreement includes **Zero** hidden fees. Mileage allowance: **20,000 km/year**. Excess kilometers: **\$0.10/km**.

Borrower Signature

Dealer Signature

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