

# **Vehicle & Loan Agreement Details**

## **Vehicle Information**

Vehicle Make & Model: Tesla Model 3 Long Range (2023)

VIN: 5YJ3E1EA8PF123456

Exterior Color: Pearl White Multi-Coat

Battery: Long Range Dual Motor

Odometer at Delivery: 12 Miles

## **Loan Summary**

Vehicle Price: \$45,800

Down Payment: \$3,800

Loan Amount: \$32,000

Loan Term: 60 Months

Monthly Installment: \$550

Interest Rate: 6.5% APR

Residual Value: \$18,500

# **Service Level Agreement (SLA)**

## **Response Times**

Customer inquiries acknowledged within 24 hours.  
Critical issues resolved within 72 hours.  
Emergency escalations handled within 6 business hours.

## **Escalation Matrix**

Level 1: Customer Support Executive  
Level 2: Loan Account Manager  
Level 3: Regional Operations Manager  
Level 4: Legal & Compliance Team

## **System Performance Guarantees**

Loan systems uptime maintained at 99.5%.  
Payment accuracy maintained at 99.9%.  
Borrower data protected under applicable laws.

# **Additional SLA Clauses**

## **Late Payment Policy**

5-day grace period applies to monthly installments.  
Late fee of 2% per month applies beyond grace period.

## **Early Closure Terms**

Loan can be closed after 12 months.  
Foreclosure charge of 2% on outstanding principal.

## **Insurance Requirements**

Comprehensive insurance mandatory.  
Lender listed as first loss payee.

## **Termination Conditions**

Agreement may be terminated for fraud, prolonged default, or breach of usage terms.

# **Borrower Responsibilities**

## **Payment Obligations**

Timely EMI payments required.  
Payments via approved banking channels only.

## **Vehicle Registration**

Vehicle must remain registered to borrower.  
No transfer without lender approval.

## **Prohibited Actions**

No illegal use, racing, sub-leasing, or unauthorized commercial usage.

## **Reporting Requirements**

Accidents, theft, or total loss reported within 24 hours.  
Address changes reported within 7 days.

# **Legal Terms & Signatures**

## **Governing Law**

This agreement is governed by the laws of the State of California, USA.

## **Entire Agreement**

This document represents the entire agreement between parties. Amendments require written consent.

## **Legal Disclosures**

Borrower confirms understanding of interest, penalties, repossession rights, and legal consequences of default.

## **Signatures**

Lender Authorized Signatory: \_\_\_\_\_

Borrower Signature: \_\_\_\_\_

Date: \_\_\_\_\_