



Vehicle loan

Details for vehicle loan

Version [Nov2023]

About this document

We agree to lend *you* the *loan amount* on the terms set out in these *details* and the General terms for vehicle loans and leases (Version [Nov2023]) (*general terms*).

These *details* and the *general terms* make up the agreement. It's important that *you* carefully read the *general terms* as well as these *details* before *you* sign these *details*.

contract number	10713715	
we and us	Name	Angle Auto Finance Pty Ltd
	ABN	16 161 130 696
	Address	Level 23, 400 George Street, Sydney NSW 2000
customer (you)	Name	EXCEED TILING (QLD) PTY LTD
	ACN/ARBN	669 089 696,
	ABN	49 669 089 696
	Address	176 KURRAJONG RD, JIMBOOMBA, QLD 4280
	Email	exceedtiling@gmail.com
term	60 months The <i>term</i> starts on the <i>settlement date</i> .	
guaranteed future value feature	Does not apply	
repayment arrangements	interest rate	7.34 % p.a.
	loan amount	\$56,571.00
	Total interest charges payable	\$11,169.60
	You have to repay the <i>loan amount</i> and pay <i>us</i> all interest charges, all applicable government duties and charges and <i>our</i> fees and charges, over the <i>term</i> by making repayments in the amounts and on the payment dates set out below:	
	Repayment amount	Number of repayments
	\$1,141.01	60
	Payment period	
	Monthly	
	Payment dates	
	Your repayments have to be made on the last day of each payment period and your first payment period starts on the <i>settlement date</i> .	
	You also have to pay <i>us</i> the <i>total amount owing</i> on the last day of the <i>term</i> . For more information about <i>your</i> payment obligations, see Part B of the <i>general terms</i> .	
	Changes to your repayment amounts	
	We calculate <i>your</i> repayment amounts on the <i>settlement date</i> . See Part B of the <i>general terms</i> for more information about the calculation.	
	This means <i>your</i> actual repayment amounts (including the final repayment amount) may change on the <i>settlement date</i> without <i>your</i> consent, and may be higher or lower than the repayment amounts set out in these <i>details</i> .	
	We'll give <i>you</i> written details of <i>your</i> repayment amounts on or shortly after the <i>settlement date</i> .	

	How we pay the loan amount		
	Amount paid to purchase the vehicle	East Coast Commercials (Gold Coast)	\$54,875.00
			Net amount financed for the vehicle and for warranty products relating to the vehicle
	Fees and charges	Angle Auto Finance Pty Ltd	\$590.00
		Angle Auto Finance Pty Ltd	\$1,100.00
		Angle Auto Finance Pty Ltd	\$6.00
			Registration of security interest fee
	Total		\$56,571.00

fees and charges	The following fees and charges (inclusive of any applicable GST) are or may become payable in connection with the <i>vehicle loan</i> :		
	Fee or charge	Amount	When is the fee or charge payable?
	Establishment fee	\$590.00	Included in the <i>loan amount</i> /Payable by <i>you</i> on or before the <i>settlement date</i>
	Origination fee	\$1,100.00	Included in the <i>loan amount</i> /Payable by <i>you</i> to Angle Auto Finance Pty Ltd on or before the <i>settlement date</i>
	Account keeping fee	\$12.00	Charged on each repayment date and included in <i>your</i> repayment amounts
	Late payment fee	\$20.00	Each time a payment is not received within 15 days of its due date
	Dishonour fee	\$9.00	Each time a direct debit or other payment is dishonoured
	Duplicate fee	\$20.00	Each time <i>we</i> provide a copy of any statement, notice or other document <i>you</i> ask for

	Search fee	\$2.00	Each time <i>we</i> search the security register
	Payout request fee	\$20.00	Each time <i>we</i> provide a statement of the amount needed to pay out the <i>vehicle loan</i> which <i>you</i> ask for
	Statement fee	\$20.00	Each time <i>we</i> provide a written statement of <i>your</i> transaction history <i>you</i> ask for
	Early termination fee	See <i>How do we calculate the early termination fee?</i> below	If <i>you</i> pay early, are required to pay early or the <i>vehicle loan</i> terminates early. <i>We</i> don't charge an early termination fee if <i>you</i> repay early within the last 3 months of the <i>term</i>
	Registration of security interest fee	\$6.00 per registration	Included in the <i>loan amount</i> /Payable by <i>you</i> on or before the <i>settlement date</i>
	Legal fees (including our legal fees) and other costs to prepare the agreement	Not ascertainable	See Part B of the <i>general terms</i> which explains when these may become payable
	Costs and liabilities <i>we</i> reasonably incur in administering the agreement (such as when there has been a <i>default</i>), taking steps to <i>protect our rights</i> or exercise them)	Not ascertainable	See Part B of the <i>general terms</i> which explains when these may become payable
<p><i>We</i> can change the amount of any fee or charge, change when any fee or charge is payable or how they're charged, change the method of calculating any amount that may be payable by <i>you</i> under the agreement and impose new fees or charges at any time. See Part B of the <i>general terms</i> for how <i>we'll</i> tell <i>you</i> about these changes. This doesn't apply to <i>us</i> calculating <i>your</i> repayment amounts (including the final repayment amount) at the <i>settlement date</i>. See <i>changes to your repayment amounts</i> above.</p> <p>Once paid, fees and charges aren't refundable.</p>			
commissions	We pay commission to East Coast Commercials (Gold Coast) for introducing <i>you</i> to <i>us</i>		

vehicle	Year	2020
	Make	TOYOTA
	Model	HILUX
	Sub-model (series)	GUN126R FACELIFT DOUBLE CAB P/UP DTFI 6 SP
	Body style (type)	DOUBLE CAB P/UP
	Fuel type	Diesel
	Colour	WHITE
	Options	
	Accessories	Warranty - Integrity
	NVIC	07FZ20
	Vehicle identification Number	MR0KA3CD101247657
	Engine/serial number	1GDA415694
	Chassis	
	Registration number	TBA
	State or Territory of registration	QLD
	Location where garaged	176 KURRAJONG RD, JIMBOOMBA, QLD 4280
security	Security over the <i>vehicle</i> <i>You grant a security interest in the vehicle to us to secure payment of the total amount owing. The security interest is a charge. <i>You do this as beneficial owner.</i> The security interest is first ranking. </i>	
payout figure	If the agreement is terminated early	The <i>payout figure</i> is an amount equal to: <ul style="list-style-type: none"> the <i>loan balance</i>; plus any interest charges which have accrued but which have not yet been debited to <i>your loan account</i>; plus the early termination fee (see <i>fees and charges</i> in these <i>details</i> and <i>How do we calculate the early termination fee?</i> below); plus any break costs (see <i>How do we work out break costs?</i> below); plus all other amounts <i>you owe us</i> under the agreement.

How do we calculate the early termination fee?

The early termination fee changes depending on when the early termination date happens:

early termination fee	when the early termination date happens
The amount equal to 3 <i>average monthly repayments</i>	before the date that is 3 years from the <i>settlement date</i>
The amount equal to 2 <i>average monthly repayments</i>	between the date that is 3 years from the <i>settlement date</i> and the date that is 4 years from the <i>settlement date</i>
The amount equal to 1 <i>average monthly repayments</i>	after the date that is 4 years after the <i>settlement date</i>

We calculate the *average monthly repayment* by taking the sum of all instalments payable over the *term*, dividing this amount by the number of months in the *term* and then multiplying that by 3, 2, or 1 - depending on when the early termination happens as set out above.

We do not use the amount described as the final repayment under *repayment arrangements* in these *details* in calculating an early termination fee.

How do we work out break costs?

To work out the break costs that we may charge, we calculate:

- any costs or loss to *us* of an early termination of the *vehicle loan*, and
- other amounts *we've* paid in connection with the *vehicle loan* but haven't recovered and don't otherwise recover from the early termination fee (e.g., establishment fees or commissions that were included in the repayments).

We take into account:

- the amount *we* would have earned from *you* for the rest of the *term*;
- our estimate of what *we* will earn now from the early repayment;
- the benefit of getting that sooner than expected; and
- costs incurred under our funding or hedging arrangements.

We can assess these things on a portfolio basis and across all or part of our funding or hedging arrangements - they don't need to relate to specific funding for the *vehicle loan*.

We'll always act in good faith and adopt commercially reasonable procedures when working out any break costs.

direct debit request (Complete this section if amounts due under the agreement are to be direct debited from the customer's account.)	Account ("account") <i>You request and authorise us to debit the account described below, through the Bulk Electronic Clearing System, with any amounts due under the agreement. This direct debit request is governed by the terms of the <i>Direct debit service agreement</i> located on our website at www.angleauto.com.au/importantdocuments. This request remains in force until you revoke it.</i>	
	Name and branch of financial institution	SUN Suncorp-Metway Limited
	Account name	EXCEED TILING (QLD) PTY LTD
	BSB (must be 6 digits)	484-799
	Account number	481729349
	Our debit user number is 619991.	
guarantor	Name	nick davis
	Date of birth	09/10/1991
	Address	176 KURRAJONG RD, JIMBOOMBA, QLD 4280
	Email	exceedtiling@gmail.com

Signing by you (the customer)

We recommend that *you* obtain independent legal, financial and tax advice before signing these *details*.

A contract between *you* and *us* is created on the terms of these *details* and the *general terms* once both of these things happen:

- *you* sign these *details* (including if *you* sign electronically); and
- the *settlement date* occurs.

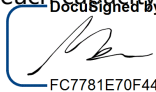
If *you* have selected the Guaranteed Future Value feature, the *GFV Details and Terms* form part of the contract.

We don't need to sign in order for any of those things to happen.

By signing these *details*, *you* acknowledge:

- that before signing, *you* read these *details* and received and read a copy of the *general terms*;
- if *you* have selected the Guaranteed Future Value feature, *you* have received and read the *GFV Details and Terms*;
- our liability to *you* under this agreement may be limited or excluded to the extent permitted by *consumer protection legislation* (see Part C of the *general terms* for how this works);
- it can cost *you* more if the *vehicle loan* terminates early, including if *you* choose to do so or when there is a *default*;
- give the confirmations in Part G of the *general terms*; and
- request and authorise *us* to debit any account *you* nominate in the direct debit request with any amounts due under the agreement.

Executed in accordance with section 127 of the *Corporations Act 2001* by EXCEED TILING (QLD) PTY LTD in each capacity stated above in these *details*:

DocuSigned by:

FC7781E70F44497...

Sole Director and Sole Secretary Signature

nick davis

Signing by guarantor

We recommend that the *guarantor* obtain independent legal, financial and tax advice before signing these *details*.

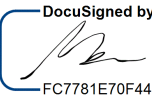
When the *guarantor* signs these *details* (including if the *guarantor* signs electronically) it creates a contract between the *guarantor* and *us* on the terms of these *details* and the *general terms*.

If the customer has selected the Guaranteed Future Value feature, the *GFV Details and Terms* form part of the contract.

By signing these *details*, the *guarantor* acknowledges:

- that before signing, the *guarantor* read these *details* and received and read a copy of the *general terms*;
- if the customer has selected the guaranteed future value feature, the *guarantor* received and read the *GFV Details and Terms*;
- it can cost more if the *vehicle loan* terminates early, including when the customer chooses to do so or when there is a *default*;
- the *guarantor* gives *us* the guarantee on the terms set out in these *details* and the *general terms*;
- confirms that they benefit from the agreement;
- gives the confirmations in the *general terms* that apply to them; and
- acknowledges that they're responsible for making themselves aware of the financial position of the customer and any other person who provides a guarantee.

Signed by *nick davis* in each capacity stated above in these *details*:

DocuSigned by:

FC7781E70F44497...

Signature