

Loan offer - Business Vehicle Loan



To: Toyota Financial Services
 a division of Toyota Finance Australia Limited ABN 48 002 435 181
 of Level 7, 207 Pacific Highway, St Leonards, NSW 2065 (the "Credit Provider")

The Borrower named in this document ("the Schedule") offers to enter into a loan contract with the Credit Provider. All the terms and conditions of that offer are set out in this Schedule and in the accompanying Business Vehicle Loan Booklet of Standard Terms and Conditions ("the Booklet").

This Schedule and the Booklet, read together, are the "Loan Offer".

Some of the more important terms are set out in the following table. Some words used in this Schedule have special meanings set out in clause 1 of the Booklet.

OFFER DATE: The following information is current as at 15 June 2009		
BORROWER DETAILS		
Borrower 1		
Name:	Mr Barry Smith	
Trading Name:	Smith Pty Limited	
ABN:	00 000 123 456	
Address*:	12 Smith Street, Smithfield NSW 2000	
Borrower 2		
Name:		
Trading Name:		
ABN:		
Address*:		
*Where the borrower is a natural person, insert residential address. For corporations, insert address of principal place of business.		
AMOUNT OF CREDIT: \$30,858.47 payable as follows:		
Description	Payee	Amount
Vehicle purchase	Central Coast Toyota Group	\$30,430.17
Credit fees and charges (see over)	Credit Provider	\$428.30
Dealer Origination Fee	Supplier	\$0.00
TOTAL:		\$30,858.47

REPAYMENTS:

You will make repayments over a term of 60 months as follows:
 60 monthly repayments of \$630.70*, the first repayment to be made one calendar month from the date that the Credit Provider accepts the Loan Offer and subsequent repayments are to be made at one monthly intervals after that.
 The total amount of the repayments will be \$37,842.00*

*Amounts include \$5.00 monthly Account Administration Fee.

TOTAL AMOUNT OF INTEREST PAYABLE: \$6,683.53

CREDIT FEES AND CHARGES:

You will pay the following credit fees and charges at the time the loan is drawn:

* Stamp duty on the Loan Contract	\$65.00
* Vehicle security registration fees	\$8.30
* Loan account establishment fee	\$355.00

● **Total of initial credit fees and charges is:** \$428.30

You will pay the following administration fee during the loan term:

* Account Administration Fee \$5.00 per month

Your account will be debited with this fee on each date on which your repayments are required to be made under the Loan Contract. Usually, this means the fee is payable monthly. However, if your payments are less frequently than monthly then the total administration fees for the payment period will be debited on the payment due date (eg \$15.00 on a quarterly payment due date)

Total administration fees for your loan term is: \$300.00

The total credit fees and charges definitely payable under the contract is : \$728.30

● You may also be required to pay the credit fees and charges set out in Clause 5.1 of the Standard Terms & conditions during the loan term, but only if you ask for certain things or certain things happen.

MORTGAGE OF VEHICLE AND INSURANCE:

A mortgage of the following Vehicle will be security for the loan:

Year: 2009	Make: TOYOTA	Model: HILUX
Body: DUAL CAB P/UP	Manual/Automatic: Manual	Registration No.: BAZ 000
New/Used: New	Colour: Black	Engine No.: 000 123 456 789
State of Registration: NSW	NVIC No.:	VIN/Chassis No.: ABC 123 456 7890

Principally Garaged at: 12 Smith Street, Smithfield NSW 2000

Optional Equipment:

As security for the loan the Credit Provider will be entitled to the proceeds of all insurance of the Vehicle which are not applied toward the repair or reinstatement of the vehicle.

VARIATIONS: Under the contract the Credit Provider may: vary fees and charges and their times for payment; introduce new fees and charges; vary the amount, frequency and number of repayments, the time for repayments and the loan term; and vary the default rate. All of these changes can be made without your consent. Repayments and interest charges are calculated on assumptions. If the assumptions are incorrect these amounts will change.