

# CHATTEL MORTGAGE LOAN SCHEDULE

VOLKSWAGEN FINANCIAL SERVICES AUSTRALIA PTY LIMITED  
 ABN 20 097 071 460  
 AUSTRALIAN CREDIT LICENCE - 389344

## **BUSINESS USE:**

**Guidance Note:** This Business Purpose Declaration must be signed by all individuals entering into a loan in a business capacity **before** they sign the contract.

Companies are not required to sign this Declaration.

Dealers should be aware criminal penalties apply to anyone who engages in conduct that induces a borrower to make a false or misleading Declaration.

### **Business Use Declaration:**

I/we declare that the credit to be provided to me/us by the credit provider is to be wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

### **IMPORTANT**

You should **only** sign this declaration if the loan is wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

By signing this declaration you may **lose** your protection under the National Credit Code.

<b>Signed by the Borrower on</b> / /20	
Signature Borrower (Individual 1)	
Signature Borrower (Individual 2)	
Signature Borrower (Individual 3)	



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<b>DEALER:</b> 1226 Betar Prestige Cars Pty Ltd t/as Audi Centre Parramatta	<b>ABN:</b> 60118667913
<b>CONTRACT:</b> 163857	

The person or persons named below ("Borrower, you or your") offer to borrow from **Audi Financial Services** ("the Lender, "we", "our" or "us") the Amount of Credit specified below on the terms of this Schedule, the Chattel Loan and Mortgage Terms and Conditions contained in the booklet which accompanies this Schedule and any Special Conditions. As security for your obligations under this Agreement, this Agreement creates a mortgage over the Goods described below.

BORROWER OR YOU:	
<b>Name:</b>	MANTILLA MEDICAL PTY LTD
<b>Address:</b>	17 VALLEY VIEW CRS GLENDALE NSW 2285
<b>ABN / ACN:</b>	43152083997 152083997
<b>Trading As:</b>	
<b>As Trustee For:</b>	J & C MANTILLA FAMILY TRUST 24946979811
<b>Name:</b>	
<b>Address:</b>	
<b>ABN / ACN:</b>	
<b>Name:</b>	
<b>Address:</b>	
<b>ABN / ACN:</b>	
<b>Name:</b>	
<b>Address:</b>	
<b>ABN / ACN:</b>	

THE AMOUNT OF CREDIT
<b>THE AMOUNT OF CREDIT: \$ \$104,058.00</b>
To be disbursed as directed by the Borrower, or in accordance with this Schedule, or both.

LOAN INSTALMENTS
There are <b>60</b> monthly Loan Instalments to be made, being consecutive <b>Monthly</b> payments of <b>\$1,602.85</b> and one final payment of <b>\$30,000.00</b> (Final Payment) over a total period of <b>60</b> months. The first payment is payable on <b>21/08/2012</b> , with all subsequent payments payable on the same day of each month. If a month does not have the same date (e.g. 31 <sup>st</sup> of the month), the payment is due on the last business day of that month.
The Total Amount of Loan Instalments is: <b>\$126,170.84</b>

VEHICLE DESCRIPTION ("Goods"):		New Luxury (2yrs)	
<b>Year / Make / Model:</b>	2012 Audi Q7		
<b>Colour / Description:</b>	MUGELLO BLUE MY12 TDi Wagon 7st 4dr Tiptronic 8sp Quattro 695kg 3.0DT		
<b>Vin/Chassis:</b>	WAUZZZ4L3DD002407	<b>Engine:</b>	CRC078483
<b>Registration:</b>	CHZ81V	<b>Odometer:</b>	10

GUARANTORS (if any)	
"Guarantor" means, if any name or names have been inserted in this clause, the persons so named; in which case a guarantee is to be taken by VWFS. Names (if any)	
ANECITO JR MANTILLA	17 VALLEY VIEW CRS GLENDALE NSW 2285

CREDIT FEES & CHARGES



<b>The fees and charges described below are to become payable on the date you sign this Schedule and are to be debited to the Customer's account at that time:</b>		
Establishment Fee	The Lender	\$398.00
Contract Stamp Duties	Relevant government authority	\$357.00
Dealer Administration Fee	Audi Centre Parramatta	\$0.00
<b>The Total Ascertainable Credit Fees and Charges are:</b>		<b>\$755.00</b>

<b>STANDARD FEES/CHARGES (INCLUSIVE OF GST) NOT INCLUDED IN LOAN INSTALMENTS:</b>		
A <b>Default Fee</b> , payable each time a notice to remedy a default is sent		\$ 35.00
A <b>Dishonour Fee</b> , payable each time a payment instruction or cheque is dishonoured		\$ 35.00
A <b>Document Fee</b> , payable each time a document is requested		\$ 20.00
A <b>Change Fee</b> , payable each time payments are changed on request		\$ 15.00
A <b>Non Direct Debit Payment Fee</b> , payable each time payment is made by a method by that is not direct debit		\$ 4.50

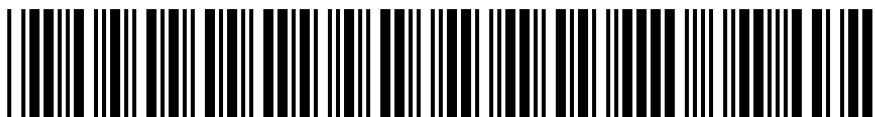
**If this contract is paid out early**, the payout amount will include the discounted cash flow calculation set out in clause 2.11 of the Chattel Mortgage Terms and Conditions. This calculation takes into account all future payments that would have been made under the contract and discounts them to calculate their value as at the time of early payout. Based on this method, the earlier the contract is paid out the higher the early termination value as it includes all future payments including interest.

<b>SPECIAL CONDITIONS (if any)</b>

By signing this Schedule:

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1. the **Borrower** offers to borrow money on the terms set out in this Schedule, the Terms and Conditions contained in the booklet which accompanies this Schedule and any Special Conditions;
2. **each person signing** in his or her capacity as a director of a company or as a member of a partnership warrants he or she has the authority of the company or the partnership to sign this Agreement for and on behalf of the company or partnership;
3. each **Guarantor** agrees to provide the guarantee and indemnity set out in clause 14 of the Terms and Conditions.

**Individual**

Signed by ..... Date: / /

Signed by ..... Date: / /

Signed by ..... Date: / /

**Company**

Signed for and on behalf of ..... ABN/ACN .....

By ..... Date: / /

Director

By ..... Date: / /

Director

**Guarantor**

SIGNED AS A DEED by ..... Date: / /

In the presence of:  
Signature of Witness .....

Name of Witness [please print] .....

**Guarantor**

SIGNED AS A DEED by ..... Date: / /

In the presence of:  
Signature of Witness .....

Name of Witness [please print] .....

**Accepted by and on behalf of the Lessor, by being signed by an officer of Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460**

Signature: ..... Date: .....

Name of signatory: ..... Position of signatory: .....

Volkswagen Financial Services Australia Pty Limited ABN 20 097 071 460, Australian Credit Licence No. 389344, provides finance under following names: Volkswagen Finance, Audi Finance, Skoda Finance, Lamborghini Finance and Bentley Motors Finance.

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