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Fixed rate loan

Details for fixed rate loans

Version [May 2025]

About this document

We agree to lend *you* the *loan amount* on the terms set out in these *details* and the Fixed rate loan - General terms for fixed rate loans (version [May 2025]) (*general terms*).

These *details* and the *general terms* make up the agreement. These *details* don't contain all the terms of the agreement or all of the information *we're* required by law to give *you* before the agreement is made. Further terms and information are set out in the *general terms*. It's important that *you* carefully read the *general terms* as well as these *details* before *you* sign these *details*.

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contract number	11297736

disclosure date

Disclosure date: 19-07-2025
The information in these *details* is current as at the disclosure date.
Some amounts (including repayment amounts and interest charges) are estimates and are based on assumptions that:

- all payments are made on time;
- fees and charges won't change after the disclosure date;
- *you* borrow the *loan amount* on the disclosure date; and
- the *settlement date* is the same day as the disclosure date.

Amounts can change if these assumptions aren't correct.

we, us and Ford Finance

Name	Angle Auto Finance Pty Ltd (trading as Ford Finance)
ABN	16 161 130 696
Australian credit licence	530731
Address	Level 23, 400 George Street, Sydney NSW 2000

customer/s (*you*)

Each person who is a borrower must list their details below

Name	Emma Joll
Date of birth	14-09-1985
Address	44 NGUNGUN CRES, GLASS HOUSE MOUNTAINS QLD 4518 AUSTRALIA
Email	emma.joll@outlook.com

loan term

260 weeks.
The *loan term* starts on the *settlement date*.

loan summary

Financial information table

Loan amount	$89,897.00
Interest rate	10.90 % p.a.
Total interest charges payable	$34,523.55
Total amount repayable	$125,322.75

The total amount repayable is repayable over the *loan term* in accordance with the repayment arrangements below.

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repayment arrangements

Repayment amount	Number of repayments	Payment period
$359.92	259	Weekly
$32,103.47	1	Last day of the *loan term*

The repayment amount includes the account keeping fee.

Repayments are in arrears, and have to be made on the last day of each payment period. *Your* first payment period starts on the *settlement date*. This means *your* first repayment is due on the last day of the payment period after the *settlement date*.

For more information about *your* payment obligations, see Part B of the *general terms*.

How we pay the loan amount

	To	Amount	Reason
Amount paid to purchase the vehicle	Pacific Ford Maroochydore	$88,151.00	Net amount financed for the vehicle
Total		**$88,151.00**	
Fees and charges	Ford Finance	$490.00	Establishment fee
	Ford Finance	$1,250.00	Origination fee
	Ford Finance	$6.00	Registration of security interest fee
Total		**$89,897.00**	**Loan amount**

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fees and charges

Fees and charges you will incur in connection with the agreement

Type of fee or charge	Amount	When is the fee or charge payable?
Establishment fee	$490.00	On the *settlement date*
Account keeping fee	$3.47 per week	On each repayment date - it's included in *your* repayment amounts
Registration of security interest fee	$6.00	On the *settlement date* - it's paid to the Government when *we* register our security interest in *your vehicle*
Origination fee (for the costs of preparing and submitting *your* application and agreement documents)	$1,250.00	On the *settlement date*
Total fees and charges that you will have to pay	**$2,648.20**	

(Amounts payable on the *settlement date* are deducted from the *loan amount*)

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Fees and charges you may incur in connection with the agreement

Type of fee or charge	Amount	When is the fee or charge payable?
Duplicate fee	$20.00	Each time *we* provide a copy of any statement, notice or other document *you* ask for
Search fee	$2.00	For each search of the security register
Dishonour fee	$9.00	Each time a direct debit or other payment is dishonoured
Payout request fee	$20.00	Each time *we* provide a statement of the amount needed to repay early which *you* ask for
Statement fee	$20.00	Each time *we* provide a written statement of *your* transaction history *you* ask for
Late payment fee	$20.00	Each time a payment is not received within 15 days after the repayment date
Loan administration fee	$100.00 up to a maximum of $100	If *you* repay early or a required to repay early
Early termination fee	Up to a maximum of $750. See *When is the fee or charge payable?*	If *you* repay early or are required to repay early. *We* don't charge an early termination fee if *you* repay early within the first or last 3 months of the *loan term*. The early termination fee is: ■ $750, **less** ■ $15 for each full month since the first day of the *loan term* (and *we* don't charge the early termination fee if this amount is more than $750).

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	Break costs	Not ascertainable	If you repay early all or any part of the total amount owing or are required to repay early. To work out the break costs that we may charge, we calculate: ▪ any costs or loss to us of an early termination of the loan; and ▪ other amounts we've paid in connection with the loan but haven't recovered and don't otherwise recover from the early termination fee (eg 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 loan. We'll always act in good faith and adopt commercially reasonable procedures when working out any break costs.
	Once paid, fees and charges aren't refundable.		

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changes we can make

Changes to *your* repayment amounts

We calculate *your* repayment amounts on the *settlement date*. See Part B of the *general terms* for more information about the calculation.

This means that *your* actual repayment amounts may change on the *settlement date* without *your* consent, and may be higher or lower than the repayment amounts set out in these *details*.

We'll give you written details of *your* repayment amounts on or shortly after the *settlement date*.

Other changes

We 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 *you* under the agreement and impose new fees or charges at any time. *We* can do this without *your* consent. See Part B of the *general terms* for how *we'll* tell *you* about these changes.

enforcement and default

Overdue rate
3.00 % p.a. (being the sum of *your* interest rate and a margin of 3% p.a).

Enforcement expenses
You may have to pay *us* any reasonable costs *we* incur in enforcing the agreement or any *security* after there's a *default* (including costs of maintaining the *vehicle* eg insurance, taxes and fees). See Part B of the *general terms* which explains when these may become payable and how *you* must pay them.

commissions

We pay commission to Pacific Ford Maroochydore for introducing *you* to *us*

vehicle

Year	2025
Make	FORD
Model	RANGER
Sub-model (series)	PY MY25.25 DOUBLE CAB P/UP TCDI 10 SP AUTOMATIC
Body style (type)	DOUBLE CAB P/UP
Fuel type	Diesel
Colour	Aluminium
Options	
Accessories	
NVIC	0FQP25
Vehicle identification number	MPBCMFF70RX654556
Engine/serial number	BF2SRX654556
Chassis	
Registration number	3MZY85

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	State or Territory of registration	QLD
	Location where garaged	44 NGUNGUN CRES, GLASS HOUSE MOUNTAINS QLD 4518 AUSTRALIA

security
(Each security has to be in form and substance satisfactory to *us*, our lawyers and our consultants.)

Security over the vehicle
You grant a security interest in the *vehicle* to *us* to secure payment of the *total amount owing*. The security interest is a charge. *You* do this as beneficial owner. The security interest is first ranking.

direct debit request
(Complete this section if amounts due under agreement are to be direct debited from the customer's account.)

Account
You request and authorise *us* and our related entities to debit the account described below, through the Bulk Electronic Clearing System, for any amount *you* owe *us* or have otherwise agreed to pay to *us* under any contract or arrangement *you* have with *us*, including the agreement. This direct debit request is governed by the terms of the *Direct debit service agreement* located on our website at www.ford-finance.com.au/importantdocuments. This request remains in force until *you* revoke it.

Name and branch of financial institution	ING Bank (Australia) Limited (trading as ING)
Account name	Emma Joll
BSB (must be 6 digits)	923-100
Account number	300372343

***Our* debit user number is 619991.**

Signing by you

By signing these *details*, *you*:

- acknowledge that before signing, *you* read these *details*;
- acknowledge that before signing *you* received and read a copy of the *general terms*;
- acknowledge it can cost *you* more if the agreement terminates early, including when *you* choose to do so or when there is a *default*;
- acknowledge that a legally binding contract is created between *you* and *us*;
- give the confirmations in Part E of the *general terms*; and
- request and authorise *us* to debit any account *you* nominate in the direct debit request for any amount *you* owe *us* or have otherwise agreed to pay to *us* under or in connection with the agreement after we accept your offer.

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IMPORTANT

BEFORE YOU SIGN

* READ THIS CONTRACT DOCUMENT so that you know exactly what contract you are entering into and what you will have to do under the contract.
* You should also read the information statement: “THINGS YOU SHOULD KNOW ABOUT YOUR PROPOSED CREDIT CONTRACT”.
* Fill in or cross out any blank spaces.
* Get a copy of this contract document.
* **Do not sign** this contract document if there is anything you do not understand.

THINGS YOU MUST KNOW

* Once you sign this document, you are bound by it. However, you may end the contract before you obtain credit, or other means is used to obtain goods or services for which credit is to be provided under the contract, by telling the credit provider in writing, but you will still be liable for any fees or charges already incurred.
* You **do not** have to take out consumer credit insurance unless you want to. However, if this contract document says so, you must take out insurance over any mortgaged property that is used as security, such as a car.
* If you take out insurance, the credit provider can not insist on any particular insurance company.
* If this contract document says so, the credit provider can vary the annual percentage rate (the interest rate), the repayments and the fees and charges and can add new fees and charges without your consent.
* If this contract document says so, the credit provider can charge a fee if you pay out your contract early.

SIGNED by **EMMA JOLL** :

Signed by:
462210AD7E7543A...

.....

Signature of EMMA JOLL

24/07/25

.....

Date

Signed by us

By signing these *details*, *we* agree to be bound by them.

Signed for and on behalf of **Angle Auto Finance Pty Ltd (trading as Ford Finance)** by its authorised representative:



Signature of authorised representative

CRAIG NEVILLE (Chief Commercial Officer)

Full name and position of authorised representative

24/07/2025

Date

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