Automobile Installments

NORVEL CAPITAL · Product information · 27 October 2026

Vehicle transactions

This area concerns identified vehicles offered through instalment sales. The make, model, vehicle identification number, condition, seller, buyer and agreed price belong in the transaction file. A photograph or general vehicle category does not identify an investable asset.

Ownership and delivery

The file should contain purchase evidence, title or registration documents, the sale contract and payment schedule. It should state who owns the vehicle before and after sale, who insures it, who bears damage or loss in transit and what happens if registration or delivery fails. Any security interest or repossession right needs specific documentation.

Collections and profit

Norvel Capital retains 35% of verified net profit after expenses as the company's share. This is not an investor return. The investor's distribution is determined by the signed product agreement, which must specify the calculation period, supporting records, reporting dates and how any alternative sharing model applies.

Vehicle-specific risks

A buyer can default, a vehicle can be damaged, stolen or depreciate, and repossession or resale may be delayed or costly. Insurance may exclude a loss or pay less than the outstanding balance. These events may reduce capital as well as profit; no repayment is guaranteed.

Early request and settlement

After the stated minimum period, an investor may submit a capital-return request. That right to request is separate from the buyer's instalment obligations and does not guarantee immediate liquidity. The signed agreement should define valuation, transfer or sale, settlement priority and the treatment of unpaid instalments.

Documents to ask for

Request the vehicle identifier and inspection, purchase and registration evidence, buyer agreement, payment schedule, insurance and security terms, default procedure, profit statement and the transaction-specific signed agreement.