

Celebrate your independence

Alphera Financial Services offers a range of innovative, flexible finance and insurance options designed to make your next set of wheels as memorable as your first. We know that to make the most of what life has to offer, every situation must be flexible, so whether you're looking at buying the car of your dreams, upgrading your current vehicle or putting together an executive fleet, we will tailor a package for you.

Please note:

This brochure is not a contract nor does it constitute a quote or offer of finance. All applications for finance are subject to Alphera Financial Services' normal approval criteria. The terms of the contract between you and Alphera Financial Services are contained in the Alphera Chattel Mortgage Terms & Conditions document, which is available from your authorised Alphera representative or direct from Alphera Financial Services. You should refer to this document for the specific terms of the transaction.

Any information provided to you in this brochure is of a general nature and does not represent legal or financial advice. You should obtain independent financial and legal advice relevant to your specific circumstances before making any decision in relation to finance.

Alphera is all about lifestyle — yours.

Availability of finance and options is subject to eligibility criteria and approval of each application for finance.

Alphera Chattel Mortgage is available to approved business customers only.

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Alphera **Chattel Mortgage**



Alphera
Financial Services

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EQUAL RIGHTS, EQUAL BENEFITS

Alpera Chattel Mortgage is not merely business as usual. Designed to provide a tax-effective solution to financing, it can assist in enhancing cash-flow and allows you the freedom to run your business the way you want to. Add to that the fact that you can claim back some or all of the GST contained in the vehicle purchase price and what you end up with is a less taxing lifestyle.

When independent business customers upgrade to a new vehicle or acquire additional vehicles, Alpera can offer them significant financial benefits. An Alpera Chattel Mortgage is designed to provide individual business customers who account on a cash basis the same taxation benefits as those who account on an accrual basis by allowing you to claim back the GST when you lodge your Business Activity Statement. We like to think we're putting the equity in equality.

CHOOSE YOUR OWN ADVENTURE

As with all Alpera Financial Services products, Chattel Mortgage is designed to provide the opportunity to tailor a contract for you. That means approved customers can choose the term of the contract – from 24 to 60 months. It also means you can elect to place a deposit into the contract using cash or the equity in your trade-in. You can nominate the final lump-sum payment to suit you, or choose to have no final lump-sum payment and take full ownership at the end of the contract. All your costs are known in advance, and fixed repayments make budgeting easier so there are no nasty surprises. Independence and freedom – essential components of a great business venture.

EXHILARATION STARTS HERE

Every journey begins with a single step – this one couldn't be easier. The first step toward a more flexible and financially secure lifestyle is to speak with the Business Manager at your authorised Alpera representative. Once you've learned more about our competitive range of products and options, we're confident you'll want to make them part of your life. Our goal is simple: an exhilarating experience for you and for us.

