

Business is zooming

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 Novated Lease 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 Novated Lease is available to approved business customers only.

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Alphera **Novated Lease**



Alphera
Financial Services

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BETTER SMILEAGE

Alphera makes it easy to build team spirit in the workplace. Alphera Novated Lease is designed to enable approved applicants (both employees and employers) to take advantage of salary-packaging a vehicle. Employees benefit since they require a smaller portion of their income to run the vehicle. In essence, they can enjoy a lower rate of tax on the benefit than if they were to pay for the vehicle running costs with after-tax income. Employers also benefit, because an Alphera Novated Lease removes the hurdles associated with traditional methods of providing company vehicles to employees. The benefits to your business can be easily measured – just look for an increase in smiles.

THE SWEETENER

Under a Novated Lease a salary-packaged vehicle is not part of a company's fleet. The employee, employer, and Alphera Financial Services sign a Novation Agreement, whereby the employer agrees to take on the employee's lease obligations. Under this arrangement the employer makes the monthly lease payments and provides the vehicle for the employee to use as part of a salary-packaging arrangement, along with other benefits such as: employees can choose the vehicle that best suits their driving and lifestyle needs; employees retain control of the maintenance and care of the vehicle; the vehicle and finance lease are portable, meaning when you change jobs your lease and car go with you; competitive interest rates; contract terms from 24 months to 60 months; the employee can realise any equity they've built up in the vehicle over the duration of the lease. A sweet deal for all concerned.

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 your authorised Alphera 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.

*Package Component	Straight Salary		Packaged	
	Net	Gross	Net	Gross
Salary Vehicle	\$67,726	\$95,000	\$53,675 \$16,884	\$71,568 \$23,432
Total Remuneration	\$95,000		\$95,000	
Less: FBT Income Tax			\$6,548 \$17,893	
Total Net	\$67,726		\$70,559	
After Tax Gain for Employee			\$2,833	

Assumptions

- Vehicle value: \$65,000
- Kilometres per annum: 25,000
- Fringe Benefits Tax: \$6,548
- Annual running costs: \$16,884 (lease payment, fuel, oil, registration, insurance, maintenance, etc.)
- Total charge against package: \$23,43