

## We'd like to get personal with you

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 or upgrading your current vehicle, 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 Personal Loan 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.

### **Alphera Financial Services**

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

Alphera **Personal Loan**



**Alphera**  
Financial Services

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## YOU'RE IN THE DRIVER'S SEAT

Alphera Personal Loan – more than just a car loan, it's your ticket to freedom, today. Simple and fast, Alphera Personal Loans are designed to help you get behind the wheel of any new or used vehicle used mainly for personal purposes. If there is some business use, however, you may be able to claim a tax deduction for that portion. An Alphera Personal loan is the ideal way to enjoy a new vehicle because it's personalised for you, by you, personally.

## EASY CHOICES...MOSTLY

Approved applicants can elect to have a final lump-sum payment contract or choose a contract without a final lump-sum payment, and enjoy full ownership of your vehicle at the end of the contract. By selecting the contract term, from 24 to 60 months, you can tailor your monthly repayment to suit your budget. Better still, your vehicle is the only security needed. And with fixed payments, budgeting your lifestyle couldn't be easier. You may even wish to include on-road charges in the finance contract – it's completely up to you. For still more convenience, we can arrange direct debiting of your monthly repayment from your nominated account. With a personal loan this simple, the most trouble you'll have will be deciding the colour of your new car.

## 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 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.

