

A new lease on lifestyle

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 Prestige 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 Prestige Lease is available to approved business customers only.

Alphera Financial Services

a division of BMW Australia Finance Ltd
ACN 78 007 101 715
783 Springvale Road, Mulgrave VIC 3170

Phone (03) 9264 4060
Fax (03) 9562 0261
Email info@alphera.com.au
Website www.alphera.com.au

Alphera Prestige Lease



Alphera
Financial Services

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LOVE YOUR WORK

Alphera Prestige Lease is designed to be a tax-effective product that allows approved commercial customers to acquire a new vehicle without tying up valuable capital. Flexible lease terms and final lump-sum payments, along with fixed repayments, mean that you can tailor repayments that suit you and preserve cash-flow which can be applied elsewhere. After all, what you do with your money is your business.

An Alphera Prestige Lease adds to the pleasure of doing business. Here's how: repayments are based on the amount financed, less the final lump-sum payment value at the end of the lease; flexible contract terms from 24 to 60 months are available, and as the final lump-sum payment value can be varied according to the contract term, repayments can be tailored to suit your budget; and an Alphera Prestige Lease can also include your 'on-road charges' and Alphera Insurance.

YOUR SAVINGS START...NOW

You won't need to wait to see the financial gain of a Prestige Lease because GST is included in the purchase price of the vehicle, and Alphera Financial Services will apply Input Tax Credits to offset GST, up to a maximum of \$5,183. That means the amount you finance under your Prestige Lease will always be lower than the purchase price of the vehicle. Even better, where the vehicle is used for income-producing purposes, a tax deduction may be claimed by the lessee; where the amount financed is below the Depreciation Limit of \$57,009, a lessee may claim the monthly repayment as a deduction; above the Depreciation Limit, interest charges on the contract and depreciation up to the value of the Depreciation Limit of \$57,009 are deductible. All that adds up to more money for you to spend where it counts – on yourself.

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.

