# ALPHERA Financial Services. Accessory Loans.



Accessory Loans are designed to support the sale of aftermarket accessories or services/products. Where a customer does not have sufficient deposit to disburse these items, the products can be purchased via the Accessory Loan (with the exception of Admin Fees).

#### **Key Information**

Minimum Term:12 monthsMaximum Term:60 monthsMinimum Loan:£500Maximum Loan:£5,000 or 20% of vehicle purchase price, whichever is less

- Private Individuals and Sole Traders Only.
- Will not cover the funding of MOT service bills or body shop repairs.
- Accessory Loans are a standalone agreement and do not require a link to the vehicle finance agreement.
- Accessory Loan applications will result in an additional credit check for the customer as this will be a separate loan agreement.
- We will require a copy of the goods invoice, separate to the main invoice. The total invoice must match the loan amount.

The table below provides examples of accessories and services/ products that can be funded on an Accessory Loan:

| Accessory Items                              | Services/ Products                               |
|--|--|
| Alloy/Winter Wheels                          | Insurance Products (e.g. Gap)                    |
| Manufacturer Supplied Accessories            | Retailer Warranties (both insured and Uninsured) |
| Approved Performance Conversions             | Guarantees                                       |
| Lifestyle Products e.g. child seats, luggage | Retailer Service Packs (including Care Plans)    |
| Motorcycle Equipment                         |  |
| Motorcycle Clothing                          |  |
| Charging Points / Electric Wallboxes         |  |

The following pages provide guidance on how to quote and propose an Accessory Loan in FAMOS.



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#### **Step 1: Select 'Other' from the Vehicle Type dropdown box**

| ehicle Search                                  |   |          |   |
|--|---|----------|---|
| ehicle Search                                  |   |          |   |
| Vehicle State<br>Vehicle Type<br>Vehicle Built | New ✓<br>Car ✓<br>Car<br>Motorcycle<br>Light Commercial Vehicle   | IVS Code |   |
|  | Heavy Commercial Vehicle<br>Other   | Search   |   |
| hicle Selection                                |   |          |   |
| ehicle Selection                               |   |          |   |
| Make   | BMW   |          | Not Identified  |
| Model Range                                    | 1 SERIES DIESEL HATCHBACK<br>1 SERIES HATCHBACK<br>1 SERIES HATCHBACK SPECIAL EDITION<br>2 SERIES ACTIVE TOURER<br>2 SERIES COUPE TIBLE<br>2 SERIES COUPE<br>2 SERIES DIESEL ACTIVE TOURER<br>2 SERIES DIESEL ACTIVE TOURER<br>2 SERIES DIESEL ACTIVE TOURER<br>2 SERIES DIESEL ACTIVE TOURER<br>2 SERIES DIESEL GRAN COUPE<br>2 SERIES GRAN COUPE<br>2 SERIES GRAN COUPE | Models   | F40     116d M Sport Sports Hatch 5-door B37     1.5d       F40     116d M Sport Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d SE Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d SE Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d Sport Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d Sport Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d Sport Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d Sport Sports Hatch 5-door B37     1.5d DCT AUTO       F40     116d Sport Sports Hatch 5-door B37     2.0d DCT AUTO       F40     118d M Sport Sports Hatch 5-door B47     2.0d PA       F40     118d M Sport Sports Hatch 5-door B47     2.0d PA       F40     118d M Sport Sports Hatch 5-door B47     2.0d PA       F40     118d M Sport Sports Hatch 7-door B47     2.0d PA       F40     118d SE Sports Hatch 5-door B47     2.0d PA       F40     118d SE Sports Hatch 5-door B47     2.0d PA |
|  |   |          |   |

Click on 'Not Identified' in the Vehicle Selection box:

| Vehicle Search                |                 |  |
|-------------------------------|-----------------|--|
| Vehicle Search                |                 |  |
| Vehicle State<br>Vehicle Type | New V   Other V |  |
| Vehicle Selection             |                 |  |
| Vehicle Selection             |                 |  |
|                               | Not Identified  |  |
|                               | Select Cancel   |  |

### Step 2: FAMOS description must show 'Accessory Loan' and include a brief description of item/s e.g. Luggage, Child Seats.

Due to character limit, if there are multiple items being funded, the description can be 'Accessory Loan - Multiple Items'.

| Description           |  |
|-----------------------|--|
| SA3 Quote number      | IVS Order number   |
| Description           | Accessory Loan - Leathers, Panniers  |
| Vehicle State         | New Vehicle Type Other   |
| Pricing               |  |
| VATable               |  |
| Cash Price / Value    | Inclusive     VAT     Exclusive       £     2,000.00     £     0.00     £     2,000.00 |
| etails                |  |
| Identification Number | ROBIN123   |
| Chassis Number        | PL041079   |
|                       | Save Cancel  |
|                       |  |

Enter the first 5 letters of customer surname followed by 123 e.g. ROBIN123, or the full surname if less than 5 letters e.g. LIN123 Enter "PL" followed by the customer's date of birth e.g. PL010679

Once done, click "Save"

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**Step 3: Select your Accessory Loan product from the 'Personal Loan' drop-down menu.** 

| Back to Homepage                        |  |   |                                      |            |                              |
|---|--|---|--------------------------------------|------------|------------------------------|
|   | Status QUO - Quotation<br>Customer Details |   |                                      |            |                              |
| Change Vehicle                          | Name                                       | undefined (Unidentified)                        | Postcode                             |            |                              |
| Change Product                          | Customer Type                              | Individual                                      | Telephone No.                        |            |                              |
| E Personal Loan                         | Address                                    |   |                                      |            |                              |
| Alphera Bike Accessory Loan             | Guarantor                                  | Please identify the customer to add a guarantor |                                      |            |                              |
| Other Quotations                        | Quotation Number 0015672346                |   |                                      |            | Selected Sequence 1 - null V |
| Documents Printed                       | Vehicle                                    |   |                                      |            |                              |
| 1                                       | State                                      | New   | Price (ex. VAT)                      | £ 2,000.00 |                              |
|   | Make                                       |   | VAT                                  | £ 0.00     |                              |
|   | Model                                      | Accessory Loan - Leathers, Panniers             | On the Road Cash Price (inc.<br>VAT) | £ 2,000.00 |                              |
|   | Туре                                       | Other   |                                      |            |                              |
|   | Product<br>Name                            |   |                                      |            |                              |
|   | Deposit (Applied to the Vehicle)           | £   | Initial Payments                     |            |                              |
|   | Term (Months)                              |   | Regular Payment                      | £          |                              |
|   | Frequency                                  |   |                                      |            |                              |
|   | Total Non-Vehicle Items                    | £   |                                      |            |                              |
|   | Invalid calculation                        |   |                                      |            |                              |
| Copy Delete Compare Notes Follow-Up NFA |  |   |                                      |            |                              |

Step 4: Enter the required term and calculate the payment by clicking

| BMW FS Acce | essory Loan                   |                                     |                      | BMW1A0000B0000C0422E0000GN | F082 |  |
|-------------|-------------------------------|-------------------------------------|----------------------|----------------------------|------|--|
|             |                               |                                     |                      |                            | 44   |  |
| £           | Vehicle                       | Accessory Loan - Leathers, Panniers | Annual Mileage       |                            |      |  |
|             | Cash Price 📥                  | £ 2,000.00                          | Term (Months)        | 24                         |      |  |
| С           | Customer Deposit              | £ 0.00                              | Initial Payments     | 0                          |      |  |
| 1           | Deposit Percentage            | 0.00 %                              |                      |                            |      |  |
| V+          | Part Exchange Allowance       | £ 0.00                              |                      |                            |      |  |
|             | Finance Settlement            | £ 0.00 🗹                            | Regular Payment      | 90 37                      |      |  |
|             | Balance to Finance            | £ 2,000.00 A                        | Frequency            | Monthly V                  |      |  |
|             | 4.00                          |                                     |                      |                            |      |  |
|             | AFR                           | 002                                 |                      |                            |      |  |
|             | Credit Arrangement Fee (first | £ 0.00                              |                      |                            |      |  |
|             | instalment)                   | 2 0.00                              |                      |                            |      |  |
|             |                               |                                     |                      |                            | *    |  |
| Services    |                               |                                     |                      |                            |      |  |
|             |                               |                                     |                      |                            |      |  |
|             | Selected                      | Description                         | Details              | Into                       |      |  |
| Subsidy     |                               |                                     |                      |                            |      |  |
| outonay     |                               |                                     |                      |                            |      |  |
|             |                               | 0                                   | None Confirm Subsidy |                            |      |  |
|             |                               |                                     |                      |                            |      |  |
|             |                               | Save Rate Profiling C               | Cancel Print         |                            |      |  |