

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 months
 Maximum Term: 60 months
 Minimum Loan: £500
 Maximum 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:

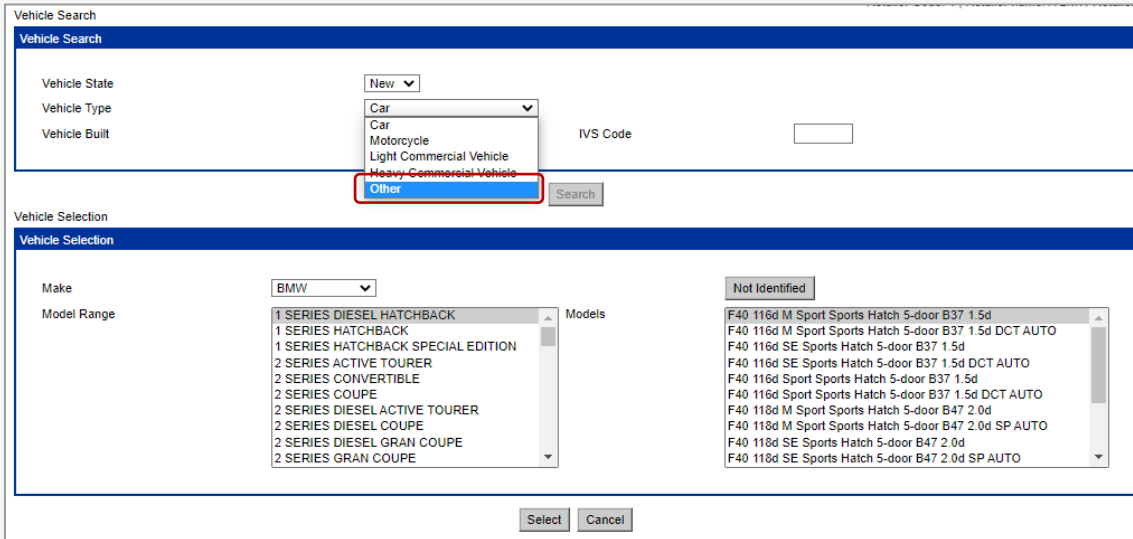
Accessory Items	Services/ Products
Alloy/Winter Wheels	Insurance Products (e.g. Gap)
Manufacturer Supplied Accessories	Retailer Warranties (both insured and Uninsured)
Approved Performance Conversions	Guarantees
Lifestyle Products e.g. child seats, luggage	Retailer Service Packs (including Care Plans)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

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

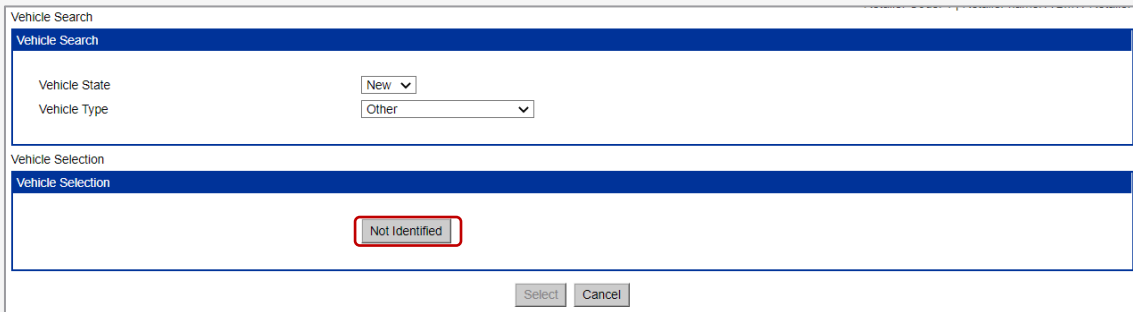
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Step 1: Select 'Other' from the Vehicle Type dropdown box

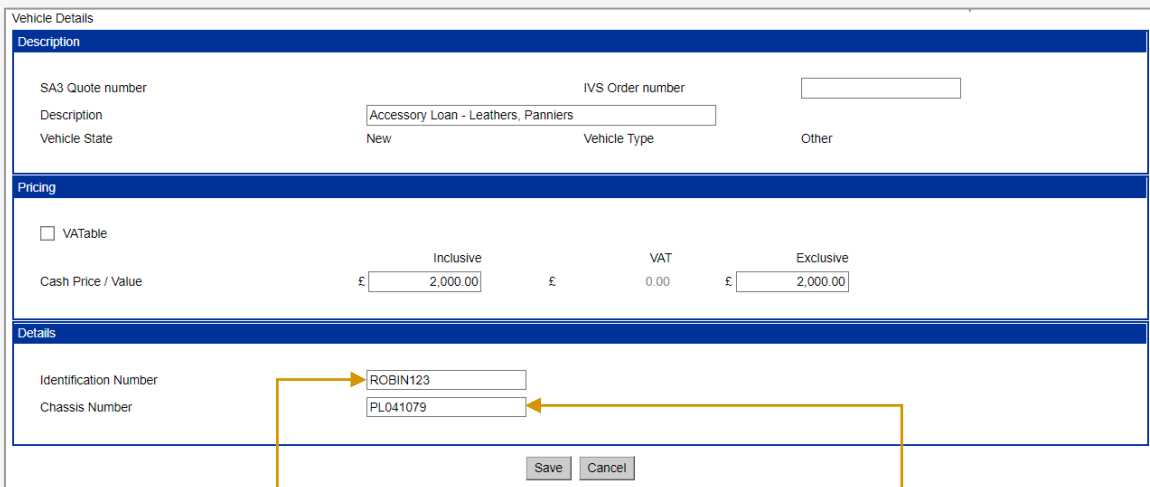


Click on 'Not Identified' in the Vehicle Selection box:



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'.



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

Change Vehicle

Change Product

- Personal Loan
- Alpha Bike Accessory Loan**
- Alpha Bike Settlement Loan

Other Quotations

Documents Printed

Status QUO - Quotation

Customer Details

Name	undefined (Unidentified)	Postcode	
Customer Type	Individual	Telephone No.	
Address			
Guarantor	Please identify the customer to add a guarantor		

Quotation Number 0015672346 Selected Sequence 1 - null

Vehicle

State	New	Price (ex. VAT)	£ 2,000.00
Make		VAT	£ 0.00
Model	Accessory Loan - Leathers, Panniers	On the Road Cash Price (inc. VAT)	£ 2,000.00
Type	Other		

Product

Name		Initial Payments	
Deposit (Applied to the Vehicle)	£	Regular Payment	£
Term (Months)			
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 Accessory Loan

Accessory Loan - Leathers, Panniers

Cash Price	£ 2,000.00	Annual Mileage	
Customer Deposit	£ 0.00	Term (Months)	24
Deposit Percentage	0.00 %	Initial Payments	0
Part Exchange Allowance	£ 0.00	Regular Payment	£ 90.37
Finance Settlement	£ 0.00	Frequency	Monthly
Balance to Finance	£ 2,000.00		
APR	082		
Credit Arrangement Fee (first instalment)	£ 0.00		

Services

Selected	Description	Details	Info
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Subsidy

None

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