



ALPHERA
Financial Services

Finance that focuses on you.

Financial Solutions from ALPHERA.

Finance that focuses on you.

We know what's really important when finding your perfect vehicle, and at ALPHERA Financial Services we'll give you all the information you need to decide which ALPHERA solution suits you best.

With two types of finance products to choose from, it's easy for you to find the right finance solution to suit your needs.

Contents.



ALPHERA Select (PCP).

Deposit + Monthly Payments + Optional Final Payment.

Offering the opportunity to choose between three options at the end of your agreement makes this our most popular product for new and used cars.† Perfect for those looking to combine flexibility with low monthly payments.

How It Works.

Begin by choosing which vehicle is right for you.

Then, decide how much you are able to put down as a deposit (between 0% and 40%), how long you want the agreement to last (between 24 and 60 months) and what your average annual mileage is likely to be.

Your Repayments Explained.

Next, we take a portion of the cost of your vehicle and freeze it until the end of your finance agreement. This becomes your optional final payment and also reduces your monthly payments.^

To work out the size of this optional final payment, we use our expertise to estimate what your vehicle will be worth when your finance agreement ends. This is why we also refer to it as your car's Guaranteed Future Value (GFV).

The Choice Is Yours.

At the end of your agreement, you will be asked to choose between three options:

Pay the optional final payment and keep your vehicle*

Part exchange your vehicle for a new one**

Return your vehicle and, as long as you have not exceeded the mileage allowance and it has been well looked after, there will be nothing more to pay***

In both the first two options, if the value of your vehicle is more than what we predicted for you in the Guaranteed Future Value (GFV), you will benefit.

If the market value is lower than our GFV prediction, you can choose to return the vehicle to us with nothing further to pay, other than any excess mileage or damage charges.***



Watch our video and find out more about ALPHERA Select (PCP):

Terms and Conditions.

*The optional final payment is payable at the end of the agreement if you decide to purchase the vehicle.

**If you part exchange the vehicle for a new vehicle, any surplus in the car's part exchange value over the optional final payment can be used as a deposit towards a new vehicle.

***Hand the car back to ALPHERA without paying the optional final payment. Additional charges may be payable for both excess mileage (actual mileage higher than agreed contract mileage) and vehicle condition (using the standards set by the British Vehicle Rental and Leasing Association). If your agreement is regulated by the Consumer Credit Act, this contractual option will be in addition to your statutory right to end the agreement early.

^Although the total amount payable for ownership may be higher.

† Vehicles must not be older than 10 years at the end of the agreement.

We remain the owner of the vehicle during the agreement and we may become entitled to recover the car if you do not keep up your repayments.

You will have a 14 day statutory right to withdraw from the agreement.

ALPHERA Hire Purchase.

Deposit + Monthly Payments.

The attraction of ALPHERA Hire Purchase is that there are no mileage restrictions, so you can spend as much time on the road as you like. What's more, when you get to the end of your finance agreement, the vehicle is all yours†.

Who Is It For?

If you're looking for a straightforward approach to car finance, and want to pay for your vehicle month by month until you end up owning it, ALPHERA Hire Purchase could be for you.

How It Works.

Once you've chosen the vehicle that's right for you, simply decide how much you would like to put down as your deposit (between 0% and 80%) and how long you would like your finance agreement to last (between 24 and 60 months).

Then, we'll calculate your monthly payments by adding interest and fees.



Watch our video and find out more about ALPHERA Hire Purchase:

Terms and Conditions.

Please note, we remain the owner of the car during the agreement and we may become entitled to recover the vehicle if you do not keep up your repayments. Provided you have made all the monthly payments due under your agreement, the vehicle will be yours.

You will have a 14 day statutory right to withdraw from the agreement.

†Vehicles must not be older than 10 years at the end of the agreement.



Finance Product Comparison.

	ALPHERA Select (PCP). Deposit + monthly payments + optional final payment	ALPHERA Hire Purchase. Deposit + monthly payments
Term for new and used vehicles	24-60 months*	24-60 months*
Vehicle age	Vehicles that are 7 years and younger at the start of the agreement can be financed using ALPHERA Select. Vehicles may not be older than 10 years at the end of the agreement.*	Vehicles that are 10 years and younger at the start of the agreement can be financed using ALPHERA Hire Purchase. Vehicles may not be older than 12 years at the end of the agreement.*
Deposit amount/initial rental	Total deposit can be any amount between 0% and 40% of the on the road cash price.*	Total deposit can be any amount between 0% and 80% of the on the road cash price.*
At the end of term of the agreement	You can choose to either part-exchange, purchase or return the vehicle – your options are open until the end of the agreement.	You will own the vehicle outright at the end of the term of agreement. You can either keep the vehicle or part exchange it for a new or used vehicle.
Min and max amount of credit	£3,500 to £500,000	£3,500 to £500,000
Min and max mileage per annum	6,000 to 50,000 miles per annum	n/a
Maximum total mileage	150,000 miles*	n/a
Option to purchase fee?	No	Yes

*If you wish to discuss a different arrangement, your ALPHERA Retailer will be able to advise you of your options.

Finance is subject to status and available to over 18s in the UK only. Guarantees and indemnities may be required.

Finance is provided by ALPHERA financial Services, a trading name of BMW Financial Services (GB) Limited, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. Retail customers only.

Why Choose ALPHERA Financial Services?

Reasons to finance your next car with ALPHERA Financial Services.

Official Finance from ALPHERA.

As part of the BMW Group, we're experts in motor finance, making us the obvious choice for new and used car finance.

Finance You Can Trust.

We're passionate about giving you the service you deserve. That's why you can trust us to take care of you, throughout your entire journey.

Tailored Solutions.

We can tailor your car finance package to suit your individual circumstances and lifestyle. Plus, we have no arrangement fees for setting up your finance agreement on any vehicle.

Easy Budgeting.

We allow you to spread the cost of your vehicle over time. The payments may be lower than you think, and you might be able to get the vehicle you've always wanted.

Easy To Do Business With.

Manage your finance agreement 24/7 online with **MyALPHERA Finance**.



MyALPHERA Finance.

View, Edit, Manage.

With MyALPHERA Finance you can manage your finance agreement online at a time that works for you.

The 24/7 online self service tool for easy access to your finance agreement offers the following:

- View and manage multiple finance agreements
- Request a settlement figure and make an online payment*
- Edit your personal details
- Manage your documents
- Request partial early repayment
- Update your bank details and amend your payment date
- Manage your options at the end of your agreement
- View your payment summary
- Manage your marketing preferences
- Mileage calculator available*

* Available for Select customers only

Registration required.





Terms and Conditions.

The information given in this brochure is a brief outline of the products available.

All information in this brochure is correct at time of going to print and is subject to change without notice (May 2025). Finance is subject to status and available to over 18s in the UK only. Guarantees and indemnities may be required. Advertised finance is provided by ALPHERA Financial Services, a trading name of BMW Financial Services (GB) Limited, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. ALPHERA Partners introduce customers to a limited number of lenders for vehicle finance. They do not give independent financial advice. If you enter into a finance agreement with us, we will pay a fixed commission to the ALPHERA Partner, which may influence them. The amount of commission varies for different vehicle models. The APR and the interest rate that you pay for your finance agreement with us is fixed. The ALPHERA Partner cannot change the APR and/or the commission for your finance agreement. We take into account the payment of commission when we set the APRs which we offer to customers. The amount of commission will be disclosed to you in good time before you sign your finance agreement.