

ALPHERA Financial Services.

Vehicle Policy Matrix – September 2025



| Vehicle Type | Product Name | Deposit (%) | | | Advance (£) | | Term (Months) | | Vehicle age at Start | Vehicle age at End | Start Mileage | Annual Mileage | | Total Mileage | | Comments |
|----------------|---|----------------|----------------|------|-------------|----------------|---------------|-----|----------------------|--------------------|---------------|----------------|--------|---------------|---------|---|
| | | Min upto £150K | Min Over £150K | Max | Min | Max | Min | Max | Max | Max | Max | Min | Max | Min | Max | |
| Rolls-Royce | Hire Purchase | 0% | 20% | 80% | £3,500 | £800,000 | 24 | 60 | N/A | 144 | 80,000 | n/a | n/a | n/a | n/a | 1. UK Spec, RHD passenger cars. 2. Deposit requirements for all products except Contract Hire becomes 10% for unregulated agreements |
| | Select (PCP) | 0% | 20% | 40% | £3,500 | £800,000 | 24 | 60 | N/A | 120 | 80,000 | 6,000 | 50,000 | 12,000 | 150,000 | |
| | Lease Purchase (unregulated) - Private Individuals using High Net Worth Opt out | 0% | 10% | 60% | £60,260 | £800,000 | 24 | 49 | 120 | 120 | 80,000 | 6,000 | 20,000 | 12,000 | 150,000 | |
| Refinance | Hire Purchase | 0% | n/a | 80% | £2,000 | Balloon Amount | 12 | 60 | 144 | 144 | 80,000 | n/a | n/a | n/a | n/a | 1. Correct FAMOS products must be used e.g. Hire Purchase - Refinance and Select - Refinance. 2. Advance can't exceed balance outstanding, or the sum of the balloon or settlement if agreement has been running for |
| | Select (PCP) cars | 0% | n/a | 40% | £2,000 | Balloon Amount | 24 | 49 | 120 | 120 | 138,000 | 6,000 | 50,000 | 12,000 | 150,000 | |
| Personal Loans | Settlement Loan | 0% | N/A | 100% | £250 | £5,000 | 12 | 60 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | 1. Must select settlement loan and not HP. Loan cannot be any more than 20% of the new car BTF 2. Can only be used in conjunction ith another vehicle loan |
| | Accessory Loan | 0% | N/A | 100% | £250 | £5,000 | 12 | 60 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

The list of excluded vehicles includes, but is not limited to:
Aftermarket Hybrids, Agricultural vehicles, New BMW / MINI / Motorrad, Buses, Caravans, Classic cars, coaches, Driving schools (Single driving instructors allowed), HGVs / JCBs, Horse Boxes, Jet bikes, Kit cars, LCVs over 3.5 tonnes, Limousines, Off-road bikes (some specific Husqvarna bikes allowed), Pedal bikes, Quad bikes, Road sweepers, Royal mail LCVs / multidrop vehicles, Taxi fleets (although chauffeurs are allowed).