

ALPHERA Financial Services.

Vehicle Policy Matrix – September 2025



| | | Deposit (%) | | | Advance (£) | | Term (Months) | | Vehicle age at Start | Vehicle age at End | Start Mileage | Annual Mileage | | Total Mileage | | Comments |
|---------------------------------|---------------------------------------|-------------|-------------------------|------|-------------|----------------|---------------|-----|----------------------|--------------------|---------------|----------------|--------|---------------|---------|---|
| Vehicle Type | Product Name | Min | Min for Adv above £150K | Max | Min | Max | Min | Max | Max | Max | Max | Min | Max | Min | Max | 1. UK Spec, RHD passenger cars. 2. LP (HNV unregulated) can only be used for Private Individuals using High Net Worth Opt Out. 3. Deposit requirements for all products except CH are 10% for Unregulated agreements. 1. UK Dealers/Brokers with existing contractual arrangement only. 2. FAMOS Import flag must be ticked otherwise dealer is obliged to buy-back the vehicle. 3. RHD UK Spec vehicles only. 4. All imports will be referred to Risk Management. 5. Import disclaimer to be signed by customer |
| Cars (Right Hand Drive only) | Hire Purchase (Regulated) | 0% | 20% | 80% | £3,500 | £500,000 | 24 | 60 | 144 | 144 | 80,000 | n/a | n/a | n/a | n/a | |
| | Hire Purchase (Unregulated) | 0% | 10% | 80% | £3,500 | £500,000 | 24 | 60 | 144 | 144 | 80,000 | n/a | n/a | n/a | n/a | |
| | Select (PCP) (Regulated) | 0% | 20% | 40% | £3,500 | £500,000 | 24 | 60 | 120 | 120 | 80,000 | 6,000 | 50,000 | 12,000 | 150,000 | |
| | Select (PCP) (Unregulated) | 0% | 10% | 40% | £3,500 | £500,000 | 24 | 60 | 120 | 120 | 80,000 | 6,000 | 50,000 | 12,000 | 150,000 | |
| | Lease Purchase (HNV unregulated only) | 0% | 10% | 60% | £60,260 | £500,000 | 24 | 49 | 120 | 120 | 80,000 | 6,000 | 20,000 | 12,000 | 150,000 | |
| | Finance Lease (Regulated) | 0% | 20% | 80% | £3,500 | £500,000 | 12 | 60 | 120 | 120 | 80,000 | n/a | n/a | n/a | n/a | |
| | Finance Lease (Unregulated) | 0% | 10% | 80% | £3,500 | £500,000 | 12 | 60 | 120 | 120 | 80,000 | n/a | n/a | n/a | n/a | |
| LCV | Hire Purchase | 0% | | 80% | £3,500 | £500,000 | 24 | 60 | 144 | 144 | 80,000 | n/a | n/a | n/a | n/a | 1. Max 3.5 tonnes. 2. Only Vehicles within CAP database. |
| | Finance Lease (Regulated) | 0% | 20% | 80% | £3,500 | £500,000 | 12 | 60 | 120 | 120 | 80,000 | n/a | n/a | n/a | n/a | |
| Refinance | Hire Purchase cars | 0% | 0% | 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 at least 24 months. 3. All advances >£40k will be manually underwritten with no auto accept. |
| | Select (PCP) cars | 0% | 0% | 40% | £2,000 | | 24 | 49 | 120 | 120 | 138,000 | 6,000 | 50,000 | 12,000 | 150,000 | |
| | Hire Purchase Motorbikes | 0% | n/a | 80% | £1,000 | £30,000 | 24 | 60 | 120 | 144 | 52,000 | n/a | n/a | n/a | n/a | |
| | Select (PCP) Motorbikes | 0% | n/a | 40% | £2,000 | Balloon Amount | 24 | 49 | 120 | 120 | 52,000 | 4,000 | 20,000 | 4,000 | 60,000 | |
| Motorcycles | Hire Purchase | 0% | | 80% | £1,000 | £30,000 | 24 | 60 | 120 | 144 | 52,000 | n/a | n/a | n/a | n/a | 1. Only models within CAP database. 2. Franchised dealers only. 3. No off road, trail, scooters, couriers, competition bikes. 4. Minimum deposit of 10% where purchase price >£15,000. |
| | Select (PCP) | 0% | | 40% | £1,000 | £30,000 | 24 | 49 | 120 | 120 | 52,000 | 4,000 | 20,000 | 8,000 | 80,000 | |
| Personal Loans | Settlement Loan | 0% | | 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 with another vehicle loan |
| | Accessory Loan | 0% | | 100% | £250 | £5,000 | 12 | 60 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | |

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