

# SPECIMEN

## Alphaera Lease Purchase Lease Purchase Agreement - Unregulated

Version 1.0

Non-cancellable

Please type or use ballpoint pen. Complete in BLOCK CAPITALS

Proposal number:

Agreement number:

Description of Goods ("Vehicle"). PLEASE NOTE THAT YOU MUST ARRANGE FULLY COMPREHENSIVE INSURANCE OF THE VEHICLE - see Clause 6 on page 3.					
Make	Model	New/Used	Date first registered in UK	VIN/Chassis No / Frame No	Registration number
BMW					

**Customer Details**  
Customer's name:  
Address:  
  
Postcode:  
Home telephone number:  
Work telephone number:  
Mobile telephone number:  
Facsimile number:  
Email address:

**Employer's Details**  
Employer's name:  
Employer's address:  
  
Employer's telephone number:

Owner's details: Alphaera Financial Services  
Registered office: 5 Bartley Way, Hook, Hampshire RG27 9UF. Registered in England & Wales no. 1288537

**DATA PROTECTION NOTIFICATION**

You have a right to know how We and others will use Your information. It is important that You should read this notice before You sign this Agreement, and that You give Us accurate information. By signing this Agreement, You are agreeing that We may collect, use and disclose Your personal information to third parties, who will also collect and use Your personal information. We may contact You by mail, telephone, e-mail or fax with information about products of Ours and others, which may be of interest to You. We may pass Your details to any of Our Group and carefully selected third party business associates world-wide so they may let You know about other appropriate products or services which We feel may be of interest to You. We will not sell Your personal information to other companies.

**You have a right at any time to stop us from contacting You or giving Your details to others for telephone marketing. You may write to us at the address on page 1 or tick this box.**

**If You wish to be contacted as above by e-mail or fax, please tick the boxes below:**  
e-mail  fax

Your information may also be used by Us for Our own world-wide processing, Group reporting, and scorecard development. We may keep information about You, this Agreement, and the conduct of Your account and disclose such information to one or more Credit Reference Agencies ('CRA's'). If you do not make payments under this Agreement in full and on time, We will tell the CRA's, which will record this. We will also check the information You have provided with Fraud Prevention Agencies ('FPA's'). If You give Us false or inaccurate information and We suspect fraud, this will be recorded. The information given to the CRAs and the FPAs (and the details of Our searches) may be shared with and cross-checked by them and other organisations. We and they will use Your information to:

- assess applications (from You, members of Your household, and those treated as financially linked) in respect of credit, hiring and related services including motor, household, credit, life and other insurance products and related proposals and claims;
- trace debtors, recover debt, confirm Your identity, and prevent money laundering and fraud;
- manage Your accounts or insurance policies;
- trace debtors and/or for debt collection; and
- carry out market research and statistical analysis about credit, insurance, money laundering and fraud.

In carrying out these activities, Your record may be searched again at one or more CRA or FPA, who will keep a record of such search. This will be seen by other organisations that make searches.

**PLEASE TELL US IF YOU REQUIRE THE DETAILS OF THE CRA'S AND FPA'S FROM WHOM WE OBTAIN AND TO WHOM WE PASS INFORMATION ABOUT YOU. YOU HAVE A LEGAL RIGHT TO THESE DETAILS. YOU HAVE A RIGHT TO RECEIVE A COPY OF THE INFORMATION WE HOLD ABOUT YOU IF YOU APPLY TO US IN WRITING. A FEE WILL BE PAYABLE.**

<b>VAT Details</b>	VAT number
Amount on which VAT is charged at %	
VAT amount	VAT tax point

**SPECIMEN**

**Financial Details**

- (a) Cash price (inc. VAT, where applicable)
- (b) Less initial rentals / deposit
- (c) Balance of cash price/amount of credit
- (d) Add Charges
- (e) First instalment of the Credit Arrangement Fee payable with first Monthly Rental
- (f) Second instalment ( ) of the Credit Arrangement Fee and Purchase Fee (£ ) payable with Final Rental (inc. VAT, if applicable)
- (g) Total Charge for Credit (d) + (e) + (f)
- (h) Balance of Amount Payable (c) + (g)
- (i) Total Amount Payable (b) + (h)

The Balance shown at (h) above is payable by:

48 Monthly Rentals beginning 1 month(s) after the start date of this Agreement

followed by a final payment of £ and the second instalment of the Credit Arrangement Fee £

and the Purchase Fee of £ payable 1 month(s) later:

Total

**Optional Payment Protection Insurance Declaration**

I apply for creditor insurance with the level of cover as indicated in the table below for the duration of this Agreement.

The person to be insured ("Insured Person")

Full name:

Date of birth:

Tick	Level of Cover	Monthly premium	Total premiums	Total monthly payment including rental, insurance premium
	No cover			
	Protect 1 (Life & GAP)			
	Protect 2 (Life, Critical Illness & GAP)			
	Protect 3 (Life, Crit. Illness, Acc., Sick. & GAP)			
	Protect 4 (Life, Crit. Illness, Unemploy. & GAP)			
	Protect 5 (Life, CI, Acc., Sick., Unemploy. & GAP)			

**Payment Protection Insurance Declaration (Please see attached Payment Protection Insurance Summary of Cover)**

I have received and been advised to read the written details of the benefits and exclusions of Payment Protection Insurance, including the Data Protection Act Notice, which are provided in the Payment Protection Insurance Summary of Cover below. I understand that Payment Protection Insurance is optional. If I am applying for credit insurance, I confirm that I am in employment or self employed and paying National Insurance Contributions (except in the case of Life and GAP or Life Critical Illness and GAP). I understand that if I suffer from a medical condition at the start date of the agreement then this may affect my ability to claim under the life, accident and sickness sections of the policies. If I am self-employed, working on a fixed term contract or if I am, or a member of my family is, a director or shareholder of a business, certain restrictions will apply to the unemployment cover section.

**Customer Declaration**

By signing this Agreement You confirm that:

- (1) the information You have provided, and the Payment Protection Insurance Declaration, are, in all respects, correct; and
- (2) the Financial Details, Description of Vehicle, and the remainder of pages 1 and 2 have been fully completed and explained to You prior to the time of Your signature below; and
- (3) You request Us to pay the amount of the credit on Your behalf to the supplier(s) of the Vehicle.

Your attention is drawn to Sub-clause 7 (c)(ii), under which this Agreement may end early if You have We have relied, where had We known the truth, We may not have entered into this Agreement with You

on or documents to Us on which

**Customer**

<p><b>Our Signature</b></p> <p>Signature on behalf of Owner accepting this Agreement:</p>   	<p><b>Do not sign this Agreement until you have read and understood all the Terms and Conditions on pages 3 and 4. Your signature is required on page 4.</b></p> <p><b>Your Signature</b></p>  <p>Signature _____ Date: _____</p>	<p><b>I have read and understood all the Terms and Conditions of this Agreement and I agree to all the Terms and Conditions above.</b></p>
<p>We will notify you of the start date of this Agreement in writing</p>		<p>This is a Hire Purchase Agreement. The Vehicle will not become Your property until You have made all the payments. You must not sell it before then.</p>