

Credit fees:

> Establishment Fee	\$250.00	is charged for the establishment of a new contract
> PPSR Fee	\$10.35	is charged for the registration of our security interest
> Assignment Fee	\$250.00	is charged if BMW agrees you may assign the contract

Other fees:

> Dealer Origination Fee	\$350.00	may be charged by the dealer/agent for the purpose of arranging a new contract
--------------------------	----------	--

Default Fees:

> Dishonoured payment	\$7.50	is charged in the event that a payment tendered is dishonoured by your bank
> ITR fee	\$8.00	is charged when an ITR (Intention to Repossess) letter is issued if your loan account goes into arrears
> Warrant to Act fee	\$4.00	is charged when a Warrant to Repossess is issued due to a breach of terms
> Post Repossession fee	\$35.00	is charged when a Post Repossession Notice is issued after we have repossessed the Motor Vehicle

Interest Rates:

Personal Loans / Finance Lease	Current Annual Interest Rate
ALPHERA – Motor Vehicle	11.45%

Default Interest Rates:

If you fail to make any payment on the due date the default interest is payable on the overdue amount from the due date until the date full payment of the overdue amount is received by BMW.

Default interest is calculated at the rate of 5% per annum plus the annual interest rate stipulated in your contract.

ALPHERA Financial Services lending criteria and terms and conditions apply

Interest rates and fees are subject to change at any time; please refer to your ALPHERA dealer or phone 0508 269 346 on date of application.