<u>COMMISSION DISCLOSURE FORM</u>

<u>THIS IS IMPORTANT INFORMATION PROVIDED BY ALPHERA FINANCIAL SERVICES ABOUT THE COMMISSION
WE PAY TO THE BROKER.</u>

Broker: _____

What is the Broker's role?
The Broker has an arrangement with us to introduce their customers to us. When they introduce you to us, they are acting as a "credit broker". We will pay them a commission for this when you enter into an agreement with us. The Broker will usually have a selection of lenders or intermediaries.

When the Broker introduces you to us, they are not acting independently. The commission amount might influence them. The Broker is not giving you advice or recommendations. Depending on your situation, you may find a better deal if you look around.

What commission will we pay to the Broker?
If you enter into the proposed finance agreement with us, we will pay the Broker commission. We calculate commission in two different ways, depending on the vehicle being financed. The one that applies in your case is ticked and completed below.

Commission calculation 1: This is a fixed amount that we pay to the Broker for introducing you.

Commission Amount	

Commission calculation 2: The commission amount is calculated as a percentage of the Amount of Credit under the proposed agreement. The more you borrow from us, the more commission we will pay.

Commission Amount	
Percentage used to calculate the commission	

The fixed amount or percentage may vary by model or age of the vehicle being financed. The amount shown above is the commission we will pay for your agreement.
The APR interest rate that you pay for your finance agreement with us is fixed. The Broker 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.
If you have any questions, please discuss them with your Broker before signing. DO NOT sign or proceed with your finance if you have any concerns or if the amount shown above is not completed.

Customer consent
You can choose whether to continue with the finance deal or look around for other alternatives. If you understand what we have explained and are comfortable to proceed, please sign the below.

CUSTOMER DECLARATION

I understand the information in this document. I understand that the Broker is not acting impartially and will be paid the commission amount disclosed above. I confirm that I am happy to proceed with the finance and consent to the Broker being paid this amount.

Customer signature: _____

Print customer name: _____

Date: _____

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