

BEYOND THE DRIVE

FINANCE SOLUTIONS FROM BMW.

BMW Financial Services



FINANCE THAT FOCUSES ON YOU.

We know what's really important when finding your perfect BMW, and at BMW Financial Services we'll go beyond the drive to help get you behind the wheel.

With four types of finance products to choose from, it's easy for you to find the right finance solution to suit your needs. But if you're still in doubt about which product is for you, at every BMW Retailer we have a BMW Financial Services specialist who can talk through these options even further and tailor a finance solution for you.

CONTENTS.

BMW SELECT (PCP).

DEPOSIT + MONTHLY PAYMENTS + OPTIONAL FINAL PAYMENT.

Offering the opportunity to choose between three options at the end of your agreement makes this our most popular product for new and Approved Used Cars.[†] Perfect for those looking to combine flexibility with low monthly payments.

HOW IT WORKS.

Begin by choosing which BMW model is right for you.

Then, decide how much you are able to put down as a deposit, how long you want the agreement to last (between 24 and 48 months) and what your average annual mileage is likely to be.

PAY LESS THAN YOU THINK.

Next, we take a portion of the cost of your BMW and freeze it until the end of your finance agreement. This becomes your optional final payment and also reduces your monthly payments.[^]

To work out the size of this optional final payment, we use our expertise to estimate what your BMW will be worth when your finance agreement ends. This is why we also refer to it as your BMW's Guaranteed Future Value (GFV).

THE CHOICE IS YOURS.

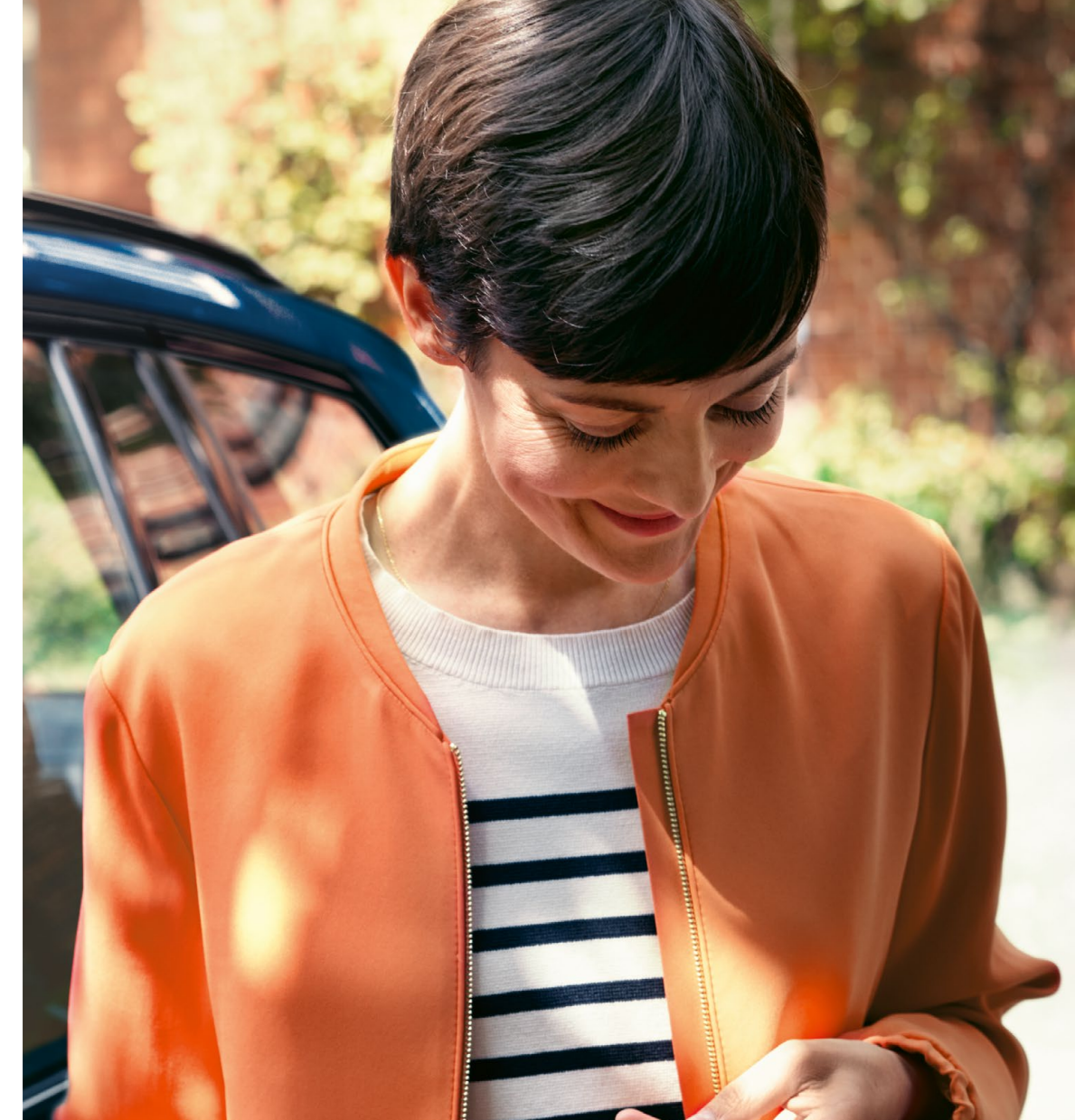
At the end of your agreement, you will be asked to choose between three options:

Pay the optional final payment and keep your BMW*

Part exchange your BMW for a new one**

Return your BMW and, as long as you have not exceeded the mileage allowance and it has been well looked after, there will be nothing more to pay***

In both the first two options, if the value of your car is more than what we predicted for you in the Guaranteed Future Value (GFV), you will benefit. If the market value is lower than our GFV prediction, you can choose to return the car to us with nothing further to pay, other than any excess mileage or damage charges.***



Alternatively Contact your local **BMW Centre**.

TERMS AND CONDITIONS.

*The optional final payment is payable at the end of the agreement if you decide to purchase the car.

**If you part exchange the car for a new BMW, any surplus in the car's part exchange value over the optional final payment can be used as a deposit towards a new BMW.

***Hand the car back to BMW without paying the optional final payment. Additional charges may be payable for both excess mileage (actual mileage higher than agreed contract mileage) and vehicle condition (using the standards set by the British Vehicle Rental and Leasing Association). If your agreement is regulated by the Consumer Credit Act, this contractual option will be in addition to your statutory right to end the agreement early.

[^]Although the total amount payable for ownership may be higher.

[†] Vehicles may not be older than 10 years at the end of the agreement.

We remain the owner of the car during the agreement and we may become entitled to recover the car if you do not keep up your repayments.

You will have a 14 day statutory right to withdraw from the agreement.



BMW HIRE PURCHASE.

DEPOSIT + MONTHLY PAYMENTS

The attraction of BMW Hire Purchase is that there are no mileage restrictions, so you can spend as much time on the road as you like. What's more, when you get to the end of your finance agreement, the car is all yours.

WHO IS IT FOR?

If you're looking for a straightforward approach to car finance, and want to pay for your BMW month by month until you end up owning it, BMW Hire Purchase could be for you.

HOW IT WORKS.

Once you've chosen the model that's right for you, simply decide how much you would like to put down as your deposit (between 0% and 80%) and how long you would like your finance agreement to last (between 24 and 48 months).

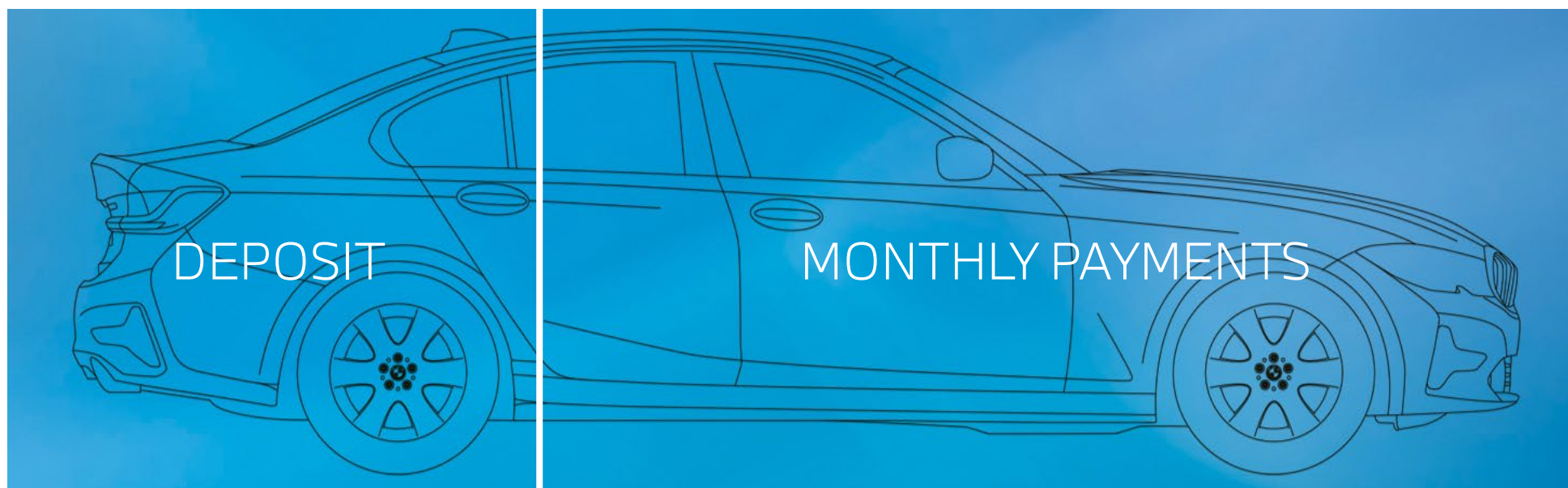
Then, we'll calculate your monthly payments by adding interest and fees.

Alternatively Contact your local **BMW Centre**.

TERMS AND CONDITIONS.

Please note, we remain the owner of the car during the agreement and we may become entitled to recover the car if you do not keep up your repayments. Provided you have made all the monthly payments due under your agreement, the vehicle will be yours.

You will have a 14 day statutory right to withdraw from the agreement.



BMW PERSONAL CONTRACT HIRE.

INITIAL RENTAL + MONTHLY RENTALS.

BMW Personal Contract Hire is a truly simple way to get into a new BMW.
Not available on Used Cars.

WHO IS IT FOR?

This option could be right for you if you're looking for all the exhilaration of driving a BMW, with none of the hassle of ownership like depreciation and selling your car after your contract has ended.

HOW IT WORKS.

Once you've chosen a BMW, decide how long you would like your agreement to last (between 24 and 48 months) and what your estimated annual mileage will be. With that agreed, we will work out your initial and ongoing monthly rentals.

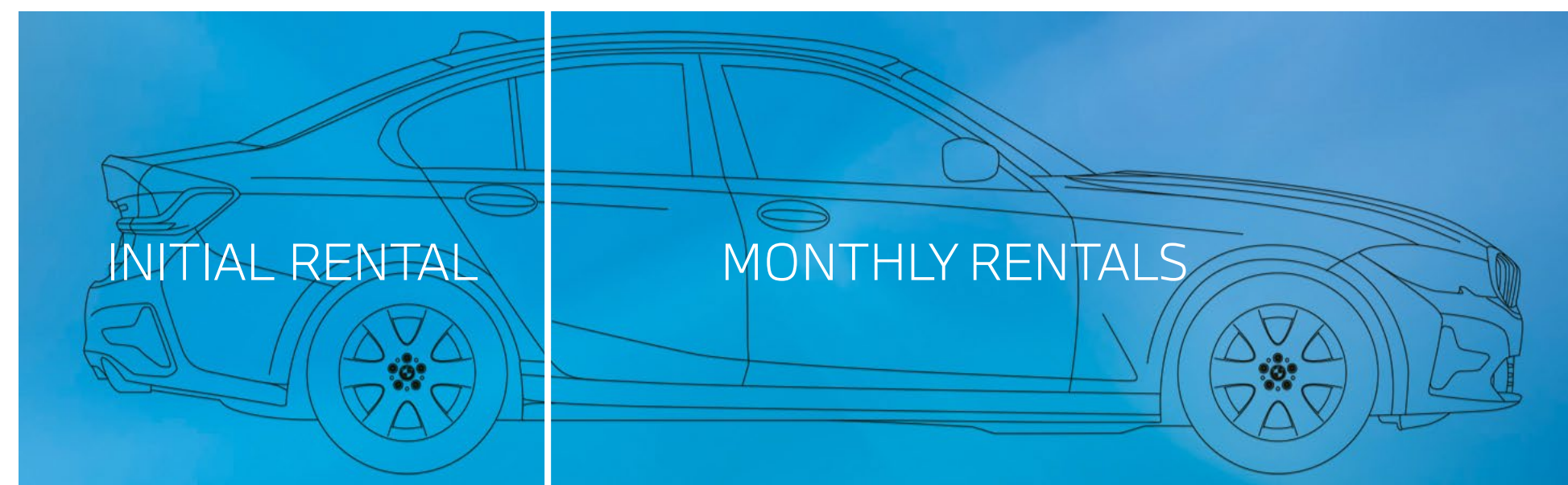
When your BMW Personal Contract Hire agreement comes to an end, simply hand your car back and, as long as it has been looked after and you've stayed within your mileage allowance, you will have nothing more to pay.* You could even choose to start all over again with a brand new model.

Alternatively Contact your local **BMW Centre**.

TERMS AND CONDITIONS.

BMW Personal Contract Hire is not available on used cars. We may become entitled to recover the vehicle if you do not keep up your repayments. Ownership is not option.

*Additional charges may be payable for both excess mileage (actual mileage higher than contract mileage) and vehicle condition (British Vehicle Rental and Leasing Association Standards).



FINANCE PRODUCT COMPARISON.

	BMW SELECT (PCP). Deposit + monthly payments + optional final payment.	BMW HIRE PURCHASE. Deposit + monthly payments.	BMW PERSONAL CONTRACT HIRE. Initial rental + monthly rentals.
Term for new vehicles	24-48 months*	24-48 months*	24-48 months*
Term for used vehicles	30-60 months*	30-60 months*	n/a
Vehicle age	Vehicles that are 7 years and younger at the start of the agreement can be financed using BMW Select. Vehicles may not be older than 10 years at the end of the agreement.*	Vehicles that are 10 years and younger at the start of the agreement can be financed using BMW Hire Purchase. Vehicles may not be older than 12 years at the end of the agreement.*	BMW Personal Contract Hire is only available for new cars.
Deposit amount/ initial rental	Total deposit can be any amount between 0% and 40% of the on the road cash price. Where the agreement is 50 months or longer then a minimum deposit of 10% is required.*	Total deposit can be any amount between 0% and 80% of the on the road cash price.*	The initial rental is usually an amount equal to 3 monthly rentals.
At the end of term of the agreement	You can choose to either part-exchange, purchase or return the vehicle – your options are open until the end of the agreement.	You will own the vehicle outright at the end of the term of agreement. You can either keep the vehicle or part exchange it for a new BMW.	Return the vehicle – hand your BMW back and choose another from within the range.
Min and max amount of credit	£2,000 to £150,000	£2,000 to £150,000	n/a
Min and max mileage per annum	8,000 to 50,000 miles per annum	n/a	8,000 to 50,000 miles per annum
Maximum total mileage	150,000 miles*	n/a	150,000 miles*
Option to purchase fee?	No	No	n/a

*If you wish to discuss a different arrangement, your BMW Retailer will be able to advise you of your options.
Finance is subject to status and available to over 18s in the UK only. Guarantees and indemnities may be required.
Finance is provided by BMW Financial Services, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. Retail customers only.

WHY CHOOSE BMW FINANCIAL SERVICES?

REASONS TO FINANCE YOUR NEXT CAR WITH BMW FINANCIAL SERVICES.

OFFICIAL FINANCE FROM BMW.

As part of the BMW Group, we're experts in the cars we finance, making us the obvious choice for new and used car finance.

FINANCE YOU CAN TRUST.

We're passionate about giving you the service you deserve. That's why you can trust that we'll take care of you, throughout your entire journey – supporting you beyond the drive.

TAILORED SOLUTIONS.

We have a range of car finance packages that can be tailored to your individual circumstances and suit your lifestyle. Plus, we have no arrangement fees or charges for setting up your finance agreement on any BMW.

EASY BUDGETING.

We allow you to spread the cost of your car over time. The payments may be lower than you think, and you might be able to get that car you've always wanted.

EASY TO DO BUSINESS WITH.

Manage your finance agreement 24/7 online with **MyBMW Finance**. If you've already registered for BMW ConnectedDrive, you can access all the great features of MyBMW Finance using the same login details. Alternatively to register a new account **[click here](#)**.



MYBMW FINANCE.

VIEW, EDIT, MANAGE.

With MyBMW Finance you can manage your finance agreement online at a time that works for you.

The online self service tool for easy access to your finance agreement 24/7 offers the following functionality:

- View and manage multiple finance agreements
- Request a settlement figure and make an online payment*
- Edit your personal details
- Manage your documents
- Request partial early repayment
- Update your bank details and amend your payment date
- Manage your options at the end of your agreement**
- View your payment summary
- Manage your marketing preferences
- Mileage calculator available***

*Excludes Personal Contract Hire Customers.

**Applies to Select, Hire Purchase and Personal Contract Hire customers.

***Available for Select and Personal Contract Hire customers only.

Registration required

