




ALL IN. SIMPLY SMART.

FINANCE SOLUTIONS FROM BMW.

**BMW Financial Services**



A man with short dark hair and a beard, wearing glasses, a blue blazer, and a red sweater, is smiling and looking at his smartphone. He is standing next to a dark-colored BMW car. The background shows a modern building with a grid-like pattern on the wall.

With BMW Financial Services, we can cover all your finance and insurance needs for you and your BMW all in one place. This makes us the smart way to make your dream a reality and drive the BMW you've always wanted.

With a range of finance and insurance 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 further and tailor a finance solution for you.

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FINANCE AND  
INSURANCE SOLUTIONS  
ALL IN ONE PLACE.



# 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.<sup>†</sup> 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 (between 0-40%), how long you want the agreement to last (between 24 and 48 months for new cars) 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.<sup>^</sup>

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 Retailer**.

### 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.

<sup>^</sup>Although the total amount payable for ownership may be higher.

<sup>†</sup> 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 should you not adhere to the terms and conditions of your agreement.

You will have a 14 day statutory right to withdraw from the agreement if it is regulated by the consumer credit act.



# 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% of the on the road price) and how long you would like your finance agreement to last (between 24 and 48 months for new cars).

Next, we'll calculate any monthly payments, which will include interest and fees. Once all payments have been made at the end of the agreement, you own your BMW\*.

Alternatively, contact your local **BMW Retailer**.

### TERMS AND CONDITIONS.

\*Please note, we remain the owner of the car during the agreement and we may become entitled to recover the car should you not adhere to the terms and conditions of your agreement. 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 if it is regulated by the consumer credit act.





# 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, and being able to simply return the vehicle at the end of your agreement without having to think about what to do next with the car or its value.

Alternatively, contact your local **BMW Retailer**.

### HOW IT WORKS.

Once you've chosen a BMW, decide how long you would like your agreement to last (between 24 and 48 months for new cars.) 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.

### 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 adhere to the terms and conditions of the agreement.

\*Additional charges may be payable for both excess mileage (actual mileage higher than contract mileage) and vehicle condition (damage above fair wear and tear as defined by the 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	36-60 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.*	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 amount of credit	£3,500	£5,000	£3,500
Min and max mileage per annum	6,000 to 50,000 miles per annum	n/a	6,000 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 the amount borrowed or hired is over £150,000 we have to accept a minimum deposit or initial rental of 20%.  
† Additional charges may be payable for both excess mileage (actual mileage higher than contract mileage) and vehicle condition (damage above fair wear and tear as defined by the British Vehicle Rental and Leasing Association Standards).  
Finance available from BMW Financial Services (GB) Limited, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. Finance subject to status. Over 18s only. Terms and conditions apply. Offers available to UK residents only. A guarantee may be required.





# YOUR ONE-STOP SHOP FOR FINANCE & INSURANCE.

## SIMPLY SMART.

Enjoy peace of mind knowing we are the simple and smart way to finance saving you time and effort.

- Browse and personalise your finance, all in the comfort of your own home
- Search available stock with finance to match, using our online tools
- Financing a home EV charger? We can do that too
- The rate you see, is the rate you get
- No arrangement fees or set up charges
- Know what your BMW will be worth at the end of your agreement, with our Guaranteed Future Value on BMW Select\*
- Range of end of term options available with BMW Select\*
- No mileage limits with BMW Hire Purchase
- Only pay for what you use with BMW Contract Hire
- Enjoy a smooth handover and follow-up at the end of your contract

\*BMW Select (Personal Contract Purchase).

\*\*Manufacturer deposit contributions are subject to availability and may only be on selected models financed by BMW Financial Services.

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## EVERYTHING IN ONE PLACE.

Get the BMW you desire and all your finance and insurance needs in one easy place.

- Arrange finance and apply online or at your local Retailer
- Benefit from a BMW expert online, by phone or in person
- Manage your agreement online 24/7 with MyBMW Finance
- UK-based call centre
- Exclusive manufacturer deposit contributions\*\*

## TRULY CARING.

As part of the BMW Group, you can trust that we'll be here for you every step of the way.

- Get personal support at every stage
- Real people working on flexible offers to suit your unique lifestyle
- A range of finance options tailored with you in mind
- Enjoy flexibility during your finance agreement
- A range of smart Insurance Solutions to give you the peace of mind you deserve



# MYBMW FINANCE.

## VIEW, EDIT, MANAGE.

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

### BENEFITS OF MYBMW FINANCE INCLUDE:

- View and manage multiple finance agreements
- Request to generate 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\*\*\*

Alternatively, find MyFinance in the Services and Store tab in the My BMW App.

Registration required

\*Excludes Personal Contract Hire Customers.

\*\*Applies to Select customers only.

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

