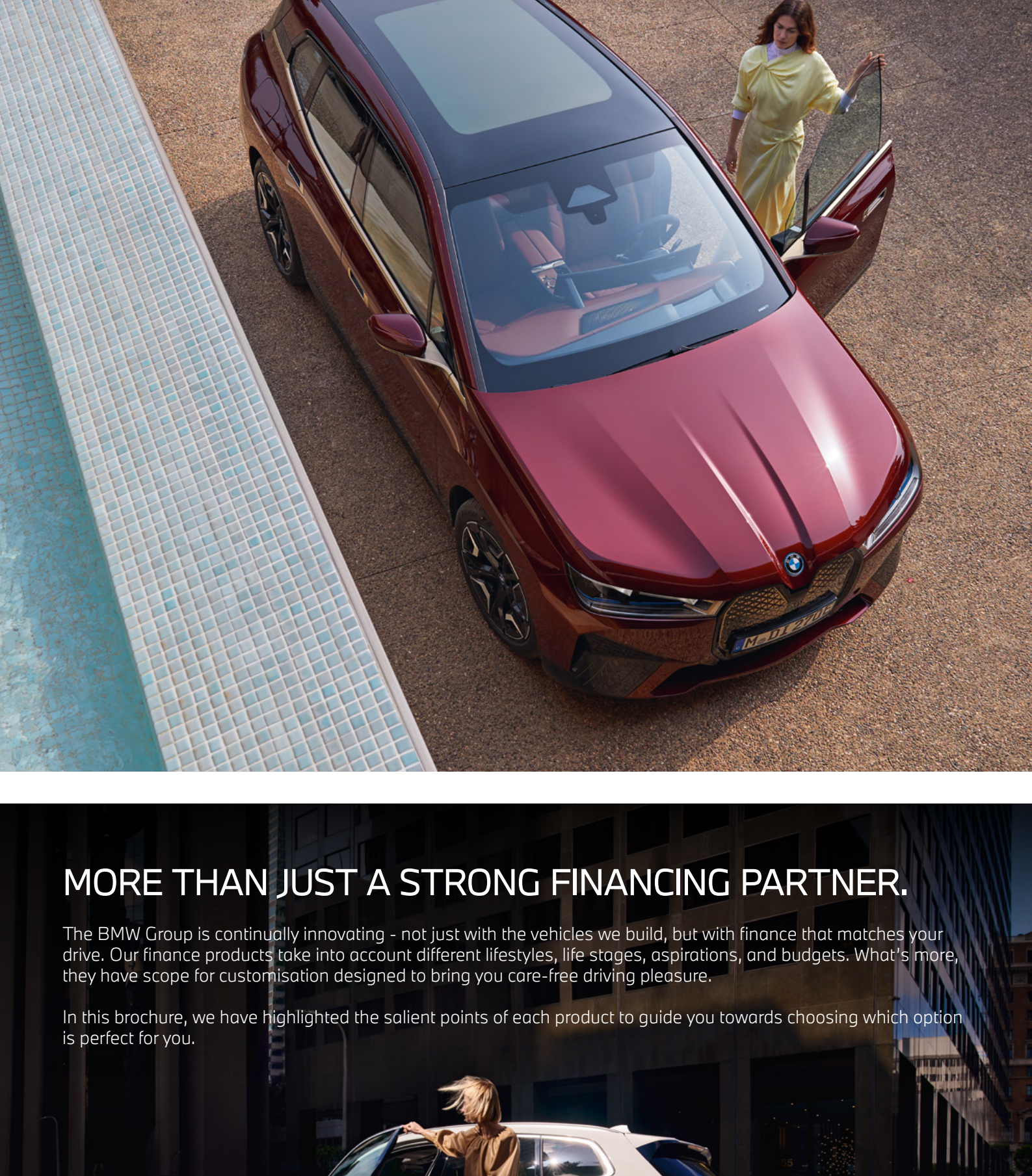




AN EXPERIENCE AS THOUGHTFULLY DESIGNED AS YOUR BMW.

BMW Financial Services



MORE THAN JUST A STRONG FINANCING PARTNER.

The BMW Group is continually innovating - not just with the vehicles we build, but with finance that matches your drive. Our finance products take into account different lifestyles, life stages, aspirations, and budgets. What's more, they have scope for customisation designed to bring you care-free driving pleasure.

In this brochure, we have highlighted the salient points of each product to guide you towards choosing which option is perfect for you.

BMW FINANCIAL SERVICES PRODUCT COMPARISON.

	BMW SELECT	BMW CHARTER: FIXED-TERM RENTAL
YOUR BENEFITS:	<ul style="list-style-type: none">• Flexible end-of-term options.• Option to own or return your BMW.• Drive a new BMW more often.• Includes a Guaranteed Future Value for end-of-term peace of mind.	<ul style="list-style-type: none">• No deposit or large final payment.• Pay to drive with a fixed monthly instalment.• Financial flexibility with inclusive Comprehensive Insurance and BMW Motorplan.• No interest is accrued or payable, which can provide a tax benefit.
DESIGNED FOR INDIVIDUALS WHO:	<ul style="list-style-type: none">• Drive less than 20 000 km per year, but if you drive more, you can still consider a contract over 36 months /96 000 km.• Value end-of-term flexibility.• Have the option to own or return their vehicle.	<ul style="list-style-type: none">• Want peace of mind through hassle free solution.• Want a flexible rental period from 12 to 54 months.• Do not want to own a vehicle.

	INSTALMENT SALE	INSTALMENT SALE WITH BALLOON
YOUR BENEFITS:	<ul style="list-style-type: none">• Monthly instalments without a large final payment.• Option to own your BMW.• No mileage limitations.	<ul style="list-style-type: none">• Attractive monthly instalments due to a final balloon payment.• Option to own your BMW.• No mileage limitations.
DESIGNED FOR INDIVIDUALS WHO:	<ul style="list-style-type: none">• Drive more than 20 000 km per year.• Prefer not to have a large final payment at the end.• Plan to own their BMW for an extended period.	<ul style="list-style-type: none">• Drive more than 20 000 km per year.• Want lower monthly instalments.• Are comfortable with a large final payment at the end.

BMW SELECT FINANCE.

Designed for those who have a reasonable idea of how many kilometres they drive each year and want a simple financing solution with maximum flexibility.

HOW SELECT FINANCE WORKS:

SELECT THE BMW THAT SUITS YOU.

1 SELECT THE DEPOSIT THAT'S RIGHT FOR YOU STARTING FROM 0%.

2 TAILOR YOUR MONTHLY PAYMENTS.

Select your number of instalments; Estimate how far you plan on travelling

3 GUARANTEED FUTURE VALUE.

Enjoy end of term peace of mind

RETURN YOUR BMW AND SELECT A NEW ONE.

Based on your selection, we determine the Guaranteed Future Value (GFV) of your vehicle. This GFV means you don't pay for the full vehicle price in your monthly instalments. Rather, the instalments are based on the purchase price of your vehicle minus any deposit and minus the GFV. For this reason you not only enjoy lower monthly payments, but you also don't need to worry about the vehicles future value, and possible trade-in shortfall.

If your circumstances change during the contract period - for instance you find yourself doing more mileage than you originally agreed to; or you want to change the length of your contract, you simply adjust one or both of these criteria and you are given a new Guaranteed Future Value. Terms and conditions apply.

AT THE END OF YOUR CONTRACT TERM:

You have the freedom to choose from the following options:



Purchase a new BMW

Return your current vehicle and choose a new BMW that suits your individual needs.



Keep your BMW

If you decide to keep your BMW, we can either refinance the outstanding amount or you can settle the lump sum.



Return your BMW

If you choose to return your BMW, we will be happy to help.

BMW SELECT EDGE.

Designed for those considering purchasing a BMW in cash or who would prefer to pay nominal monthly instalments while enjoying all the benefits of the BMW Select Finance solution.

HOW SELECT EDGE WORKS:

SELECT THE BMW THAT SUITS YOU.

1 PAY A DEPOSIT EQUAL TO THE TOTAL PURCHASE PRICE LESS THE GUARANTEED FUTURE VALUE.

2 SERVICE THE INTEREST ONLY OVER THE CONTRACT TERM.

RETURN YOUR BMW AND SELECT A NEW ONE.

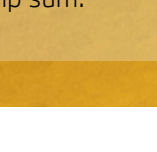
AT THE END OF YOUR CONTRACT TERM:

You have the freedom to choose from the following options:



Purchase a new BMW

Return your current vehicle and choose a new BMW that suits your individual needs.



Keep your BMW

If you decide to keep your BMW, we can either refinance the outstanding amount or you can settle the lump sum.



Return your BMW

If you choose to return your BMW, we will be happy to help.

BMW INSTALMENT SALE.

Designed for those looking for an uncomplicated financing solution that offers monthly instalments without a large end-of-term payment.

HOW INSTALMENT SALE WORKS:

SELECT THE BMW THAT SUITS YOU.

1 SELECT THE DEPOSIT THAT'S RIGHT FOR YOU STARTING FROM 0%.

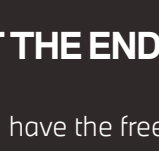
2 PAY MONTHLY INSTALMENTS WITH NO LARGE FINAL PAYMENT.

3 NO MILEAGE LIMITATIONS.

KEEP OR TRADE-IN YOUR BMW.

AT THE END OF YOUR CONTRACT TERM:

You have the freedom to choose from the following options:



Keep your BMW

Once you have made your final payment, you can take full ownership of your vehicle.



Trade-in your BMW

Trade in your current vehicle for a newer BMW.

INSTALMENT SALE OFFERS YOU:

- The flexibility to choose a deposit amount of between 0% and 80% of the value of a new BMW and paying it off over 13 to 72 months.
- Depending on your preference, you can choose to either: fix your monthly instalments by selecting a fixed interest rate, or choose an interest rate linked to prime, in which case the instalments will fluctuate if and when the prime lending rate changes.
- With this finance option, there is no mileage limitation, giving you unlimited freedom on the road.

BMW INSTALMENT SALE WITH BALLOON.

Designed for those looking to pay lower monthly instalments and are comfortable with one large final balloon payment at the end of the contract term.

HOW INSTALMENT SALE WORKS:

SELECT THE BMW THAT SUITS YOU.

1 SELECT THE DEPOSIT THAT'S RIGHT FOR YOU STARTING FROM 0%.

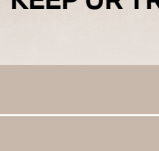
2 PAY MONTHLY INSTALMENTS WITH A LARGE FINAL PAYMENT.

3 NO MILEAGE LIMITATIONS.

KEEP OR TRADE-IN YOUR BMW.

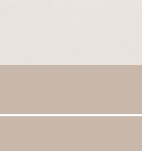
AT THE END OF YOUR CONTRACT TERM:

You have the freedom to choose from the following options:



Keep your BMW

If you decide to keep your BMW, we can either refinance the balloon amount, or you can settle the outstanding amount, and take full ownership.



Trade-in your BMW

Trade in your current vehicle for a newer BMW.

INSTALMENT SALE OFFERS YOU:

- The flexibility to choose a deposit amount of between 0% and 80% of the value of a new BMW and paying it off over 13 to 72 months.
- Depending on your preference, you can choose to either: fix your monthly instalments by selecting a fixed interest rate, or choose an interest rate linked to prime, in which case the instalments will fluctuate if and when the prime lending rate changes.
- With this finance option, there is no mileage limitation, giving you unlimited freedom on the road.

BMW CHARTER: FIXED-TERM RENTAL.

With no depreciation and no interest rate changes; BMW Charter is the ultimate way to enjoy all the benefits of driving a BMW without the uncertainty associated with ownership.

HOW BMW CHARTER WORKS:

SELECT THE BMW THAT SUITS YOU.

1 SELECT YOUR PREFERRED RENTAL PERIOD AND MILEAGE LIMIT.

2 YOU WILL PAY A FIXED MONTHLY RENTAL FOR THE USAGE OF YOUR VEHICLE.

3 THIS AMOUNT INCLUDES COMPREHENSIVE INSURANCE AND BMW MOTORPLAN.

RETURN YOUR VEHICLE AT THE END OF YOUR RENTAL PERIOD.

AT THE END OF YOUR CONTRACT TERM:

You have the freedom to choose from the following options:



Switch to a new BMW

Simply return your current vehicle and find your next rental.



Return your BMW Rental

At the end of your BMW Charter agreement, you can simply return your BMW to your preferred BMW Retailer.

BMW CHARTER OFFERS YOU:

- Contract terms between 12 and 56 months for a new BMW.
- A fixed monthly rental payment unaffected by interest rate changes, with no depreciation risk.
- During your agreement term, you must remember to:
 - stay within your agreed mileage limit,
 - maintain your vehicle by paying all associated costs including fuel, tyres, toll fees and traffic violations.
- When your agreement ends, return your BMW and if you've adhered to our fair-wear-and-tear guide and remained within your mileage limit, you'll have nothing more to pay.
- BMW Financial Services will be the owner and title holder of the vehicle.

For more information on any of our finance products please speak to the Finance and Insurance Manager at your preferred BMW Retailer or contact us on the details below.

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