

BMW Financial Services



The Ultimate  
Driving Machine

**BEYOND THE DRIVE.**  
**FINANCE SOLUTIONS FROM BMW.**

# FINANCE THAT FOCUSES ON YOU.

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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 a range 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, speak to the Business Manager at your authorised BMW Dealership who can talk through these options even further and tailor a finance solution for you.



# WHY CHOOSE BMW FINANCIAL SERVICES.

## 5 REASONS TO FINANCE WITH US.

### 1 **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.

### 2 **EASY BUDGETING.**

BMW Financial Services 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.

### 3 **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.

### 4 **EASY TO DO BUSINESS WITH.**

We want financing to be a simple yet effective solution so you can enjoy your BMW, with complete peace of mind.

### 5 **TAILORED SOLUTIONS.**

We have a range of new and used car finance products that can be tailored to your individual circumstances and to suit your lifestyle.





# BMW OWNER'S CHOICE.

## DEPOSIT + MONTHLY PAYMENTS + OPTIONAL FINAL PAYMENT.

Offering the opportunity to choose between three options at the end of your agreement makes this our most flexible finance product for new BMWs.

### WHO IS IT FOR?

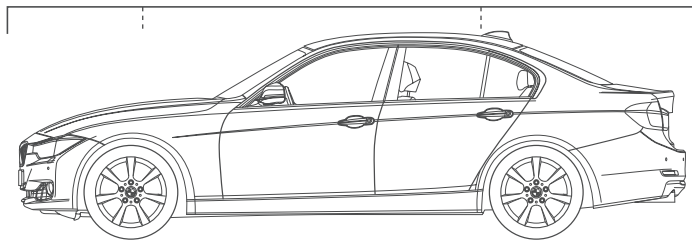
We understand that when you take out a finance agreement, you may not be sure what you'll want to do at the end of it. This product is perfect if you are looking to combine flexibility with low monthly payments.

### HOW IT WORKS.

Begin by choosing which BMW model is right for you.

Then, decide how much you want to put down as a deposit, how long you want the agreement to last (ask about our term options) and what your average annual mileage is likely to be.

Next – and this is what really sets BMW Owner's Choice apart – 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.



DEPOSIT.

MONTHLY PAYMENTS.

OPTIONAL  
FINAL PAYMENT.

BMW Owner's Choice offers you a minimum **Guaranteed Future Value (GFV)** for your new BMW at the end of your contract term. At the end of your contract term if you decide to trade-in your vehicle, your minimum GFV is designed to protect you from any unfavourable fluctuations in the used car market.

### PAY LESS THAN YOU THINK.

Deferring part of your BMW's value until the end of your contract could make your monthly payments significantly smaller, giving you the flexibility to opt for the right model within your budget.

### THE CHOICE IS YOURS.

At the end of your contract term, choose between three options:

#### 1. Upgrade your BMW.

Trade-in and upgrade your BMW at an authorised BMW dealership. You have the option to use your GFV\* provided you finance\*\* your replacement vehicle with BMW Financial Services. The GFV protects you if the market value for your vehicle is less than the GFV, else the equity is yours.

#### 2. Refinance your BMW.

Simply refinance\*\* the outstanding amount for a selected term.

#### 3. Keep your BMW.

Pay off the outstanding amount and continue to enjoy your BMW.

## WANT TO KNOW MORE?

For information on BMW Owner's Choice please speak to the Business Manager at your BMW Dealership or visit [bmw.co.nz](http://bmw.co.nz)



**BMW  
OWNER'S CHOICE**  
Guaranteed Future Value.

\* BMW Owner's Choice contract mileage, wear and tear terms & conditions apply.

\*\* BMW Financial Services terms, conditions and standard lending criteria apply.





# BMW LOAN.

## DEPOSIT + MONTHLY PAYMENTS.

The attraction of a BMW Loan 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?

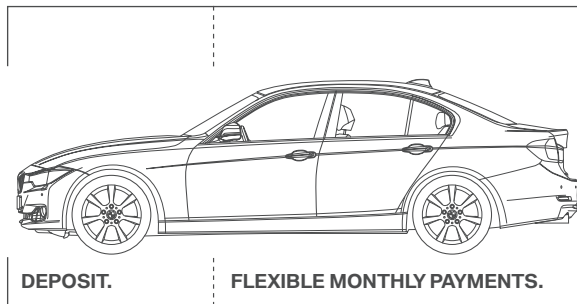
If you're looking for a straight forward approach to car finance, and want to pay for your BMW month by month until you end up owning it, a BMW Loan product could be for you.

### 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, and how long you would like your finance agreement to last (ask about our term options).

### TAILOR MADE FINANCE SOLUTIONS.

We offer a range of flexible payment options, that can be customised to suit your individual needs.



## WANT TO KNOW MORE?

For more information on BMW Loan, please speak to the Business Manager at your BMW Dealership or visit [bmw.co.nz](http://bmw.co.nz)

\*\* BMW Financial Services terms, conditions and standard lending criteria apply.













# BMW FINANCE LEASE.

## INITIAL RENTAL + MONTHLY RENTALS + RESIDUAL VALUE.

Recommended for business use vehicles,  
BMW Finance Lease is a pay, as you drive arrangement for your BMW.

### WHO IS IT FOR?

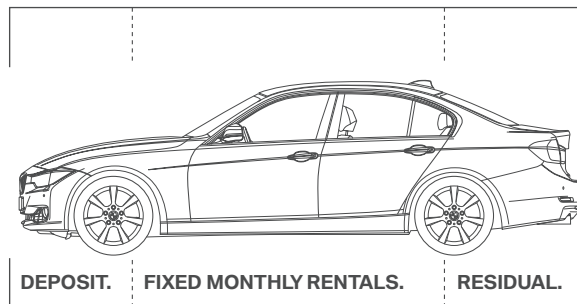
If you are looking for a flexible lease option without the mileage limitation but all the sheer driving pleasure of a BMW, a BMW Finance Lease\* product could be for you.

### HOW IT WORKS.

Once you've chosen a BMW, decide how long you would like your agreement to last (ask about our term options), how much you would like to put down as your deposit and agree on the residual value for the vehicle at the end of the contract. We will then work out your ongoing monthly rentals.

When your BMW Finance Lease contract comes to an end you can choose from the following options.

1. Pay the outstanding amount
2. Renew your lease by opting to refinance.
3. Refinance\* the outstanding amount on a BMW Loan.
4. Return the vehicle\*\*.



### WANT TO KNOW MORE?

For more information on BMW Finance Lease, please speak to the Business Manager at your BMW Dealership or visit [bmw.co.nz](http://bmw.co.nz)

\* BMW Finance Lease contract terms, conditions and standard lending criteria apply.

\*\* The customer is responsible for the residual value.





# BMW OPERATING LEASE.

## INITIAL RENTAL + MONTHLY RENTALS.

Available for business customers only,  
a BMW Operating Lease is a truly simple way to get into a new BMW.

### 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, depreciation and selling your car after your contract has ended.

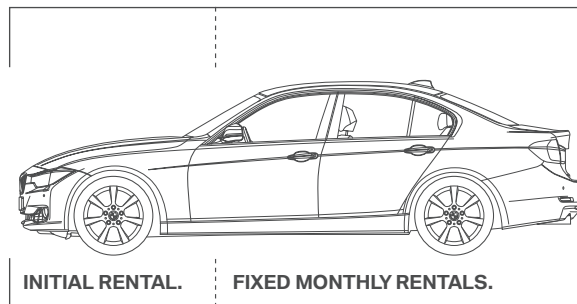
A tax deduction may be available. Consult an independent accounting adviser for more information.

### HOW IT WORKS.

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

When your BMW Operating Lease contract 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 with a brand new model.



### WANT TO KNOW MORE?

**For more information on BMW Operating Lease, please speak to the Business Manager at your BMW Dealership or visit [bmw.co.nz](http://bmw.co.nz)**

\* BMW Operating Lease contract mileage, wear & tear terms, conditions and standard lending criteria apply.



**For further information contact your nearest authorised BMW Dealership.**

BMW Financial Services terms, conditions and standard lending criteria apply.