



TAILORED OWNERSHIP EXPERIENCE, JUST FOR YOU.

BMW Financial Services



BMW India Financial Services
Oberoi Corporate Tower, Building No.11,
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Haryana, India

MORE THAN JUST A STRONG FINANCING PARTNER.

The BMW Group is continually innovating - not just with 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.



AT BMW FINANCIAL SERVICES, YOU ARE ASSURED OF:



Tailor-made finance options, as per your specific needs



Quick approvals with fast turnaround time



Special loyalty benefits



Part payment facilities



In-house customer support providing best-in-class customer interaction



Attractive BMW Pre-Owned cars financing options

BEYOND THE DRIVE.

WE MAKE FINANCE MORE THAN EASY.

TRUST.

IT'S MORE THAN A STRONG PARTNER.

CARE.

IT'S MORE THAN FEELING WELCOMED.

EASY.

IT'S MORE THAN YOU EXPECT.

FINANCE PRODUCT COMPARISON.



	BMW 360° FINANCE	BMW STANDARD FINANCE
YOUR BENEFITS*	<ul style="list-style-type: none"> - Flexible end-of-term options. - Option to own or return your BMW. - Drive a BMW more often. - Includes a Guaranteed Future Value for end-of-term peace of mind. 	<ul style="list-style-type: none"> - Monthly instalments without a large final payment. - Option to own your BMW. - No mileage limitations.
DESIGNED FOR INDIVIDUALS WHO*	<ul style="list-style-type: none"> - Drive within 20000 km per year, but if you drive more, you can still consider a contract of upto 60 months / 1,00,000 kms. - Value end-of-term flexibility. - Have the option to own or return their vehicle. 	<ul style="list-style-type: none"> - No mileage limitation. - Enjoy a predictable monthly outflow with fixed instalments. - Plan to own their BMW for an extended period. - Want flexibility to opt for a payment term of up to 84 months for more manageable monthly instalments.

*T&Cs apply. Finance at the sole discretion of BMW India Financial Service Private Limited.

FINANCE PRODUCT COMPARISON.



	BMW BALLOON FINANCE	BMW BULLET FINANCE
YOUR BENEFITS*	<ul style="list-style-type: none"> - Attractive monthly instalments due to a final balloon payment. - Option to own your BMW. - No mileage limitations. 	<ul style="list-style-type: none"> - Attractive monthly instalments due to higher periodic payments. - Flexibility to define yearly higher payment bullets as needed. - 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. - Want lower monthly instalments. - Are comfortable with a large final payment at the end. 	<ul style="list-style-type: none"> - Drive more than 20,000 km per year. - Want lower monthly instalments. - Anticipate increased financial capacity at specific times.

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BMW 360° 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 360° FINANCE PLAN WORKS:

- 1. SELECT THE BMW THAT SUITS YOU.**
- 2. SELECT THE DEPOSIT THAT'S RIGHT FOR YOU.**
With an option of 100% on-road financing*.
- 3. TAILOR YOUR MONTHLY PAYMENTS.**
Select your number of instalments; Estimate how far you plan on travelling
- 4. GUARANTEED FUTURE VALUE[^].**
Enjoy end-of-term peace of mind
- 5. 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.

[^]Based on your selection, Guaranteed Future Value (GFV) of your vehicle applies. 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 vehicle's future value, and possible trade-in shortfall.

*T&Cs apply. For further clarifications, please check with authorized BMW dealership.

BMW STANDARD FINANCE.

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



HOW STANDARD FINANCE WORKS:

1. **SELECT THE BMW THAT SUITS YOU.**
2. **SELECT THE DEPOSIT THAT'S RIGHT FOR YOU.**
With an option of 100% on-road financing*.
3. **OPT FOR A PAYMENT TERM OF UPTO 84 MONTHS.**
4. **PAY MONTHLY INSTALMENTS WITH NO LARGE FINAL PAYMENT.**
5. **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.

STANDARD FINANCE OFFERS YOU:

- The flexibility to choose a deposit amount between 0% to 80% of the value of a new BMW and pay off the financed amount over 12 to 84 months.
- Steady monthly outflow with fixed instalments over the period of loan.
- With this finance option, there is no mileage limitation, giving you unlimited freedom on the road.

*T&Cs apply.

BMW BALLOON FINANCE.

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.

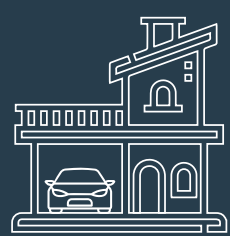


HOW BALLOON FINANCE WORKS:

- 1. SELECT THE BMW THAT SUITS YOU.**
- 2. SELECT THE DEPOSIT THAT'S RIGHT FOR YOU.**
With an option of 100% on-road financing*.
- 3. PAY LOWER MONTHLY INSTALMENTS WITH A LARGE FINAL PAYMENT.**
- 4. 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 repay the outstanding amount and take full ownership.



Trade-in your BMW

Trade in your current vehicle for a newer BMW.

BALLOON FINANCE OFFERS YOU:

- The flexibility to choose a deposit amount between 0% to 80% of the value of a new BMW and pay off the financed amount over 12 to 60 months.
- Joy of owning a BMW with a budget-friendly monthly payment with a one-time down payment at the end of term.
- With this finance option, there is no mileage limitation, giving you unlimited freedom on the road.

*T&Cs apply.

BMW BULLET FINANCE.

A financing solution that puts you in control. Tailor your payments to match your journey, making higher payments strategically to unlock the joy of reduced monthly payments.

HOW BULLET FINANCE WORKS:

- 1. SELECT THE BMW THAT SUITS YOU.**
- 2. SELECT THE DEPOSIT THAT'S RIGHT FOR YOU.**
With an option of 100% on-road financing*.
- 3. TAILOR YOUR MONTHLY PAYMENTS TO ALIGN WITH YOUR FINANCIAL GOALS.**
Structure monthly payments and define yearly higher payment bullets as needed.
- 4. 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 repay the outstanding amount and take full ownership.



Trade-in your BMW

Trade in your current vehicle for a newer BMW.

BULLET FINANCE OFFERS YOU:

- The flexibility to choose a deposit amount between 0% to 80% of the value of a new BMW and pay off the financed amount over 12 to 84 months.
- Lets you make higher periodic payments to lower your monthly EMIs. Ideal if you anticipate increased financial capacity at specific times.
- With this finance option, there is no mileage limitation, giving you unlimited freedom on the road.

BMW CORPORATE ADVANTAGE PROGRAMME.

Make a power move with the BMW Corporate Advantage Programme, where exclusive benefits are crafted to amplify your BMW ownership experience.



ENJOY EXCLUSIVE BENEFITS WITH BMW CORPORATE ADVANTAGE PROGRAMME:



Special Pricing

Get access to exclusive special pricing* for your BMW, thus reducing the cost of acquisition.



Extended Benefits

Each benefit you can avail is extended to your immediate family members.



BMW 360° Finance Plan

Lower monthly payments, Guaranteed future value*, Flexible end of term options and more.



Referral Benefits

A dedicated Relationship Manager will be assigned to you to cater to all your queries.



Dedicated RM

A dedicated Relationship Manager will be assigned to you to cater to all your queries.



BMW Events

Get special access to various experiences designed to add to joy of owning a BMW.

SCAN FOR
MORE INFO



*T&Cs apply. The BMW Corporate Advantage Programme with all its benefits, is offered by authorized BMW dealerships. Finance is at the sole discretion of BMW India Financial Services Private Limited. For additional information or details please contact your BMW Authorized Dealer.

LOYALTY PROGRAM.

As life changes, so do your car needs. Whether it's a bigger BMW for a growing family, an electric vehicle for cost-saving and sustainability, or just to make a style statement, BMW Financial Services is here to help.



WHO IS THIS FOR.



Existing BMW Financial Services customers seeking an upgrade



Those interested in financing a second or third BMW

ENJOY OUR EXCLUSIVE BENEFITS IN RETURN FOR YOUR LOYALTY:

By continuing to choose BMW Financial Services, we want to ensure that your new or next BMW is a worthwhile investment. Therefore, we exclusively offer our returning customers the loyalty campaigns for both current and planned purchases, which provides you benefits on-top of regular offers.

ADDED PERKS.



Refund of Foreclosure Charges



Special Interest Rate Benefit



For any assistance or further information, please contact our Customer Interaction Centre (Monday to Friday 9:30 am to 6:30 pm) at 1800 102 2269.

Website: www.bmw.in

Email: BMWFS-CustomerService@bmw.in

*Terms and conditions apply. Finance is at the sole discretion of BMW India Financial Services Private Limited. BMW India Financial Services Private Limited may engage third parties who shall be responsible for sourcing of eligible customers for granting Loans/Leases, documentation and other related activities.