



BRINGING YOU CLOSER TO  
YOUR DREAM BMW.

**BMW Financial Services**





# THE EASY WAY TO YOUR BMW.

## BMW FINANCIAL SERVICES SINGAPORE.

What matters most is our customers. That is why you are always at our heart of all our actions, services and products. This is our promise.

We offer customer-orientated financial solutions for our BMW customers to help them have an easy way to experience sheer driving pleasure. We encourage long-term relationships and build customer loyalty. Whether it is financing, leasing, subscription or insurance, we believe in creating value and having programmes tailored specifically for our BMW customers.

BMW Financial Services offers simplicity, flexibility, and peace of mind with practical solutions, all managed with a high level of service. Take your first step and talk to the Sales Consultant at our dealerships. Once you know what we can offer, you will then realise that you have made the right decision.

Scan to find out more about  
BMW Financial Services:



Access our  
Finance Calculator here:



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# BMW HIRE PURCHASE.

OWNERSHIP MADE SIMPLE.

We can help make your dream of driving a BMW a reality. With BMW Hire Purchase, owning a car has never been more straightforward. We bring financial convenience to you, allowing you to focus on other things that matter.

Scan to find  
out more:





# STRAIGHT LINE FINANCE.

## STRAIGHTFORWARD AND CONVENTIONAL.

The traditional method of financing. Simply select your loan tenure and loan quantum to tailor your monthly repayments to suit your needs. Sit back, relax and enjoy your BMW. It is that straightforward.

### HOW IT WORKS:

- 1 Choose your preferred BMW model.
- 2 Decide your loan tenure and loan quantum to suit your needs.
- 3 Enjoy fixed monthly payments with no surprises.
- 4 Upon the completion of the repayment term, you are the proud owner of your BMW.

### THE BENEFITS:

- Fixed monthly instalments.
- Lower upfront cost for your BMW.
- Attractive interest rates from BMW Financial Services.



## GET YOUR EXCLUSIVE BMW FINANCIAL SERVICES FLASHPAY CARDS

Finance your dream BMW with BMW Financial Services today and get a complimentary limited edition Flashpay card.\*

\*Terms and Conditions apply. BMW Financial Services Flashpay card is exclusively for customers who take up financing using Straight Line Finance. Customers need to provide their email, mobile and signed PDPA form during the loan application stage. BMW Financial Services Flashpay card will be sent out randomly, is not exchangeable and customers will receive it within 2 months of bank loan disbursement. BMW Financial Services reserves the right to change the card design without prior notice. While stocks last.

# BMW LEASE.

THE PEACE OF MIND YOU DESERVE.

Cast aside your worries with BMW Lease. Enjoy greater liquidity and have no impact on your Total Debt Service Ratio (TDSR). With insurance, road tax and maintenance covered, you can be assured of experiencing sheer driving pleasure with complete peace of mind.

Scan to find  
out more:





**BMW FLOW.**  
FLEXIBILITY IS IN YOUR HANDS.

Designed for flexibility, enjoy the joy of leasing with BMW Flow, where you can drive the latest BMW every few years while keeping your options open. Simply customise your Flow lease based on your driving needs and enjoy sheer driving pleasure with attractive monthly payments.

#### THE BENEFITS:



##### **Assurance.**

No vehicle depreciation and you have the option to own it at a predetermined value.



##### **Minimal commitment.**

Just \$10,000 upfront.



##### **Flexible & hassle-free.**

Choose your lease term of 18, 24 or 36 months.



##### **Peace of mind.**

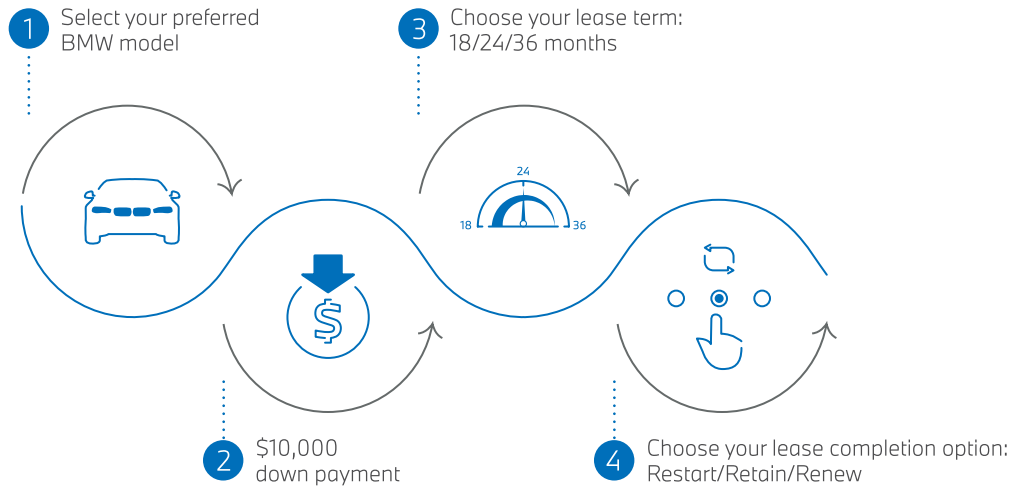
Inclusive of servicing, road tax and insurance.



##### **Freedom of choice.**

Restart, retain or renew when your lease ends – your call.

## HOW IT WORKS:



### BMW Flow Lease Completion Options

#### Restart

Change to a new BMW.

#### Retain

Purchase your vehicle outright any time during the lease term –at a predetermined value.

#### Renew

Extend your lease term and continue your sheer driving pleasure.



# COMPREHENSIVE LEASE.

THE ULTIMATE LEASING PACKAGE.

Comprehensive Lease is the package that has it all – the ultimate peace of mind with coverage on all your vehicle's needs. Comprehensive Lease ensures that all your vehicle requirements such as motor insurance, maintenance and road tax are looked after. It is the only lease programme that provides a replacement vehicle and tyre replacement.

Simply decide on your lease tenure\* and sit back, relax and enjoy the smooth journey ahead.

\*Programme period is from 3 to 5 years.

## THE BENEFITS:

- 0% down payment.
- Inclusive of BMW routine servicing, wear and tear items, road tax and comprehensive motor insurance.
- Replacement vehicle.
- Tyre replacement included.



# FLEXI LEASE.

WHERE MOBILITY MEETS FLEXIBILITY.

Flexi Lease is a 7-year lease programme that comes with an option to purchase anytime at a specially adjusted rate along with many other features such as servicing and maintenance for the first 5 years.

Experience usership first and ownership later. Enjoy fixed monthly payments along with 0% down payment and no depreciation risk – owning a BMW has never been more satisfying.

## THE BENEFITS:

- 0% down payment.
- Option to own.
- Routine servicing for the first 5 years.
- No vehicle depreciation.



# STANDARD LEASE.

THE MINIMUM STANDARD.

Standard Lease is the simplest and most straightforward lease programme that has the basics covered to give you peace of mind.

With Standard Lease, experience sheer driving pleasure while enjoying 0% down payment on your vehicle. We help you have the essentials such as routine servicing, warranty and 24-hour roadside assistance taken care of so you can focus on enjoying your BMW.

Choose your preferred lease duration from 3 to 5 years and you are ready to go.

## THE BENEFITS:

- 0% down payment.
- 1st-year road tax included.
- Inclusive of BMW routine servicing.
- No vehicle depreciation risk.



# BMW SUBSCRIPTION.

A NEW DEFINITION OF FLEXIBILITY.

Drive a variety of BMW models with minimal commitment and maximum convenience.

A woman with short dark hair, wearing an orange jacket over a black and white striped shirt, is looking down at a smartphone in her hands. She is standing next to a dark blue BMW car. The background is a blurred outdoor setting with greenery and a paved area.

# ACCESS BY BMW.

SUBSCRIPTION, MOBILITY REDEFINED.

Access by BMW is a subscription programme that allows you easy access to a wide range of BMW cars.

Drive a different BMW anytime, anywhere, for any occasion. Whether it's running errands, having guests in town visiting, wanting to try a different BMW model, unsure how long you might need a vehicle for or simply wanting to keep your liquidity, Access by BMW is the perfect solution for you.

With weekly to annual subscription tenures to choose from, flexibility is at your fingertips. The all-inclusive and transparent pricing, along with no down payment, allows subscribers to drive worry-free. In addition, your BMW will be delivered to you at any location of your choice within Singapore.

Drive a BMW on your own terms with Access by BMW today.

## THE BENEFITS:



### Minimal commitment.

Choose from weekly, monthly, quarterly and annual subscription tenures.



### All-inclusive pricing.

Insurance, road tax, maintenance and 24-hour roadside assistance included.



### Door-to-door delivery.

For both pick-up and return.



### Peace of mind.

Inclusive of servicing, road tax and insurance.



### Flexibility to switch models.

Choose from our wide range of BMW models.

## DRIVE YOUR DREAM IN 4 SIMPLE STEPS:

**1** Scan the QR code or visit [www.accessbybmw.com.sg](http://www.accessbybmw.com.sg).



**2** Create an Access by BMW account.



**3** Select the BMW of your choice and your subscription duration.



**4** Choose the delivery date, time and location – sit back, relax and get ready to drive your dream BMW.





## BMW MOTOR INSURANCE.

Exclusive to BMW owners, the BMW Motor Insurance covers a range of special policy features and benefits so that you can fully enjoy sheer driving pleasure with complete peace of mind. We recommend BMW Motor Insurance to go along with your financing.

## THE BENEFITS:

- Repairs are carried out only at BMW authorised workshops, using genuine BMW parts.
- New for Old Replacement Vehicle – applicable to only new vehicles during the first 12 months of insurance from registration.
- Personal Accident Benefits for Policyholder, Driver and Passenger.
- Medical Benefit of up to \$1,000 per person.
- Provision of Legal Aid of up to \$3,000.
- Loss of Use of up to 5–10 days.
- Covers loss due to Strike, Riot and Civil Commotion.
- Covers loss due to Flood and other convulsions of nature.
- Covers legal liability of passengers for acts of negligence.
- Unlimited Windscreen Cover.

\*All information is accurate at the time of publication. BMW Motor Insurance is underwritten by Liberty Insurance and we reserve the right to make changes without prior notice.

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out more:



## SUMMARY TABLE.

	BMW HIRE PURCHASE
Feature	STRAIGHT LINE FINANCE
Down payment	40%
Principal payment deferment	
Comprehensive motor insurance	
Road tax	✓*
Replacement vehicle	
BMW routine servicing	
BMW warranty	
Wear-and-tear items	
24-hour roadside assistance	✓
Unlimited mileage	N/A
Option to own	N/A
Total Debt Service Ratio (TDSR) unaffected	
No vehicle depreciation risk	
One-time activation fee	
Security deposit	
Commitment period	2 – 7 years

\*For first year only.

\*\*For first 5 years only.

\*\*\*Includes tyre replacement.

Wear-and-tear items such as brake discs, brake pads and wiper blades are included in the BMW Service Inclusive Plus package.

BMW LEASE				BMW SUBSCRIPTION
BMW FLOW	COMPREHENSIVE LEASE	FLEXI LEASE	STANDARD LEASE	ACCESS BY BMW
\$10,000	0%	0%	0%	0%
✓	✓			✓
✓	✓	✓*	✓*	✓
	✓			✓
✓	✓	✓**	✓	✓
✓	✓	✓	✓	✓
✓	✓***	✓	✓	✓
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
✓		✓		
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
				\$1,000
	✓	✓	✓	
1.5 – 3 years	3 – 5 years	7 years	3 – 5 years	1 week / 1 month / 3 months / 1 year

## BMW Financial Services Singapore

For BMW financing and leasing, visit us at [www.bmw.com.sg/fs](http://www.bmw.com.sg/fs).

For BMW subscription, visit us at [www.accessbybmw.com.sg](http://www.accessbybmw.com.sg).

For more enquiries, please approach our sales consultants or email us at [bmwfssg@bmwasia.com](mailto:bmwfssg@bmwasia.com).

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