



ALL IN. SIMPLY SMART.
FINANCE SOLUTIONS FROM MINI.

MINI FINANCIAL SERVICES.



FINANCE AND INSURANCE SOLUTIONS ALL IN ONE PLACE.

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

With a range of finance and insurance products to choose from, there's a finance solution to suit your needs. But if you're still in doubt about which product is for you, at every MINI Retailer we have a MINI Financial Services specialist who can talk through these options further and tailor a finance solution for you.

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WHY FINANCE WITH MINI?



MYMINI FINANCE.

MINI 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 MINIs.[†] Perfect for those looking to combine flexibility with low monthly payments.

HOW IT WORKS.

Begin by choosing which MINI from the range is right for you.

Then, decide how much you are able to put down as a deposit, how long you would want the agreement to last 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 MINI and freeze it until the end of your finance agreement. This becomes your optional final payment and also reduces your monthly payments.[^]

To work out the size of this optional final payment, we use our expertise to estimate what your MINI will be worth when your finance agreement ends. This is why we also refer to it as your MINIs Guaranteed Future Value (GFV).

TERMS AND CONDITIONS.

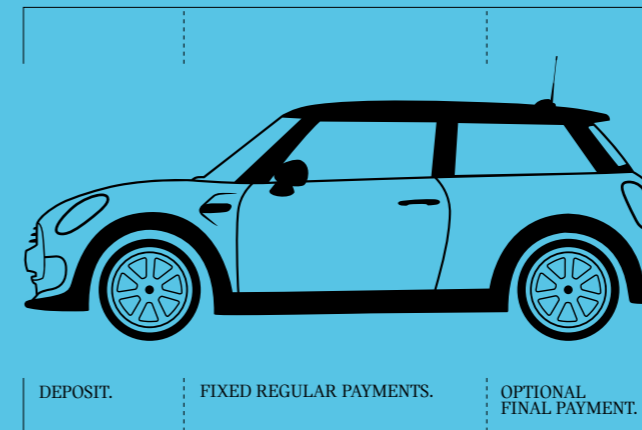
[†]The optional final payment is payable at the end of the agreement if you decide to purchase the car. We remain the owner of the car during the agreement and we may become entitled to recover the car should you not adhere to the terms and conditions of your agreement. ^{**}If you part exchange the car for a new MINI, any surplus in the car's part exchange value over the optional final payment can be used as a deposit towards a new MINI. ^{***}Hand the car back to MINI 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. [^]Although the total amount payable for ownership may be higher.

THE CHOICE IS YOURS.

At the end of your agreement, you will be asked to choose between three options:

1. Pay the optional final payment and keep your MINI.*
2. Part exchange your MINI for a new one.**
3. Return your MINI 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 of 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 MINI to us with nothing further to pay, other than any excess mileage or damage charges.***





MINI HIRE PURCHASE. DEPOSIT + MONTHLY PAYMENTS.

The attraction of MINI 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 MINI is all yours.

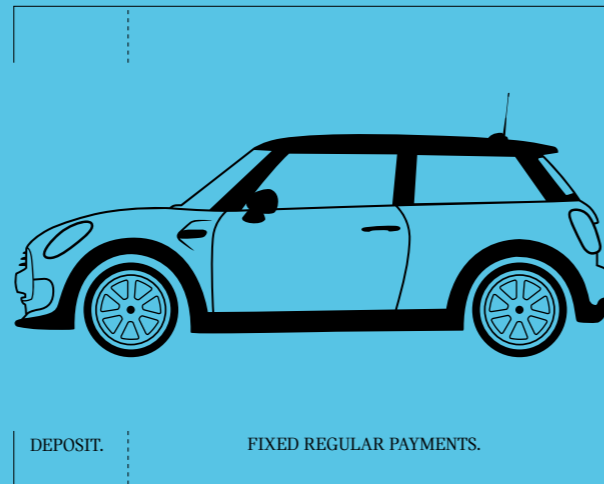
WHO IS IT FOR?

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

HOW IT WORKS.

Once you've chosen the MINI 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.

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



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.

MINI PERSONAL CONTRACT HIRE.

INITIAL RENTAL + MONTHLY RENTALS.

MINI Personal Contract Hire is a truly simple way to get into a new MINI. 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 MINI, 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.

HOW IT WORKS.

Once you've chosen a MINI, decide how long you would like your agreement to last and what your estimated annual mileage will be. With that agreed, we can work out your initial and ongoing monthly rentals.

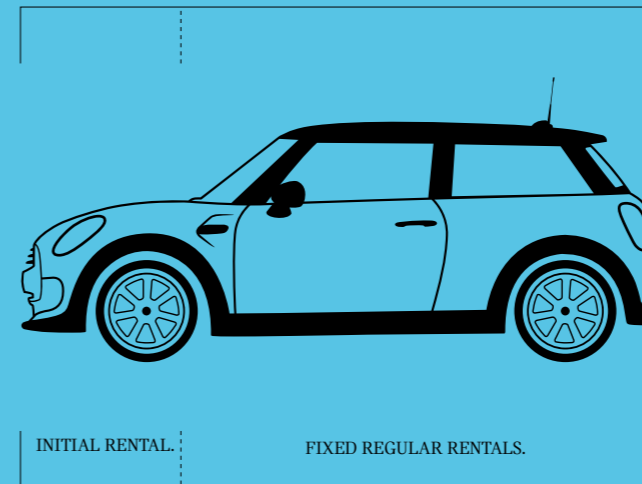
When your MINI Contract Hire agreement comes to an end, just hand your MINI back and, as long as you've stayed within your mileage allowance and your MINI has been well looked after, you'll have nothing more to pay.*

The best bit is you can then start all over again with a brand new MINI.

TERMS AND CONDITIONS.

MINI Contract Hire is not available on used cars. 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.

*Additional charges may be payable for both excess mileage (actual mileage higher than contract mileage) and vehicle condition (British Vehicle Rental and Leasing Association Standards).



FINANCE PRODUCT COMPARISON.

We have created a helpful tool to assist you in choosing the finance option that could be best suited to your circumstances.

	MINI Select (PCP). Deposit + monthly payments + optional final payment	MINI Hire Purchase. Deposit + monthly payments	MINI 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 MINI 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 MINI Hire Purchase. Vehicles may not be older than 12 years at the end of the agreement.	MINI Contract Hire is only available on 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 can be any amount between 0% and 95% of the on the road cash price or 12 initial 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 MINI.	Return the vehicle [†] – hand your MINI back and choose another from within the range.
Minimum amount of credit for new vehicles	£5,000	£5,000	£3,500
Minimum amount of credit for used vehicles	£3,500	£3,500	n/a
Min and max mileage per annum	6,000 to 50,000 miles	n/a	6,000 to 50,000 miles
Maximum total mileage	Up to 150,000 miles	n/a	Up to 150,000 miles
Option to purchase fee?	No	No	n/a

*If you wish to discuss a different arrangement, your MINI Retailer will be able to advise you of your options. Contract Hire not available on used cars.

[†]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).



WHY FINANCE WITH MINI?

YOUR ONE-STOP SHOP FOR FINANCE AND INSURANCE. ALL IN. SIMPLY SMART.

You've found the MINI that's right for you. It's within your reach with MINI Financial Services.

Whether you're interested in financing or insurance, we'll find the right solution for you, all under one roof. Why trust anyone else with something that matters so much?

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 an EV charger? We can do that too
- The rate you see is the rate you get
- No arrangement fees or set up charges

ALL YOUR MINI MUST-HAVES ARE HERE.

Get your dream MINI and all your finance and insurance needs in one easy place.

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

BY YOUR SIDE FOR EVERY MINI RIDE.

From the minute you sign up to MINI Financial Services you'll feel that unmistakable 'aaah-everything-is-taken-care-of' feeling.

- Get personal support every step of the way
- 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

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

MYMINI FINANCE[^]. VIEW, EDIT, MANAGE.

From your sofa or sat in the park, with MyMINI Finance you can manage your finance agreement from anywhere, anytime.

Our handy online tool is the simple, seamless way to stay in control with a whole host of features available at your fingertips.

- View and manage multiple finance agreements
- 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 agreement summary
- Manage your marketing preferences
- Mileage calculator available***

Registration required. You can also access MyFinance through the MINI App under the Services and Store tab.

[^]MyMINI Finance is only available to sole traders and private individuals.

*Excludes Personal Contract Hire Customers.

**Applies to Select customers only.

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

Finance is subject to status and available to over 18s in the UK only. Guarantees and indemnities may be required. Finance is provided by MINI Financial Services, a trading name of BMW Financial Services (GB) Ltd, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. BMW

