

**BMW Group Financial Services Builds Brand Loyalty for Lease-end Customers –
Launch of All-New Video Platform Enhances Consumer Peace-of-Mind.**

Both BMW and MINI Lease Customers Gain Positive Brand Experience While Understanding Lease-End Expectations.

Woodcliff Lake, NJ – March 6, 2012 – As the first captive finance organization to offer lease-end video communications, BMW Group Financial Services brings peace-of-mind to its BMW and MINI leasing customers by visually explaining the lease return process before the transaction ever begins. Through an all-new video component, BMW Group Financial Services captures an opportunity to ease any potential apprehension for lease customers, while creating the ability to open an early dialogue between dealers and their clientele – potentially omitting any discrepancies regarding an acceptable lease return.

BMW and MINI lease customers now can view eight separate segments of useful information regarding lease-end procedures. The videos are found on BMW and MINI websites, where they can learn about wear and tear. The categories to view are: introduction; exterior dents, dings and scratches; interior condition; scheduled maintenance; windshield chips; tire and wheel condition; use of the ding-o-meter; and final steps.

Steve Swecker, general manager of sales operations for BMW Group Financial Services, notes that while the lease for one vehicle may be ending, the brand experience still remains.

“Our goal is to keep our customers comfortable and informed every step of the way,” said Swecker. “And that includes entering dialogue that clearly explains the financial ramifications and finding ways to ease any apprehension a consumer may face.”

Swecker pointed out that managing customer expectations is the key to establishing good relationships. “We’re providing tools to open communication channels on lease-end processes so that customers are comfortable moving from one lease to the next within the same transaction.”

Whether through the assistance of the BMW Financial Services “Ding-O-Meter” or MINI’s “Ding-A-Ma-Bob” devices, all lease customers receive a similar inspection tool kit 90 days before their lease-end dates. Use of the wheel is the beginning of the process as it can measure the approximate tire tread and/or dings and dents for possible lease-end charges in advance of the



vehicle's return. With multiple ways to access the lease-end videos, including through www.bmwusa.com and www.miniusa.com, as well as on the dealers' Internal Communication System (ICS) housed within the dealership showroom, customers can easily understand all of the leasing responsibilities. In addition, lease-end communications are sent to all current lease customers through email and direct mail.

According to Swecker, the addition of the lease-end videos helps to alleviate any hesitancy toward leasing at the beginning of the process, as well as at the end of the term. "Our dealers can watch the videos together with customers, helping them to fully understand the process and eliminating any confusion along the way."

Both the BMW and MINI lease-end videos were created by NYC-based Reality Pictures, while the NYC office of G2 Worldwide handled all website formatting and coding.

About BMW Group Financial Services

BMW Group Financial Services was established in the U.S. in 1992 to support the sales and marketing of BMW products. Since then, the Group has expanded to provide service to markets in multiple countries and continues to evolve beyond its role as a captive finance unit.

BMW Group Financial Services offers a wide range of leasing, retail and commercial financing and banking products tailored to meet the needs of the BMW customer. The Group also provides financing to BMW dealers expanding dealership capabilities and enhancing overall operations. With more than \$34 billion in serviced assets and 1,000,000 automotive lending customers across the U.S. Canada and Mexico, BMW Group Financial Services finances almost three-quarters of the BMWs sold or leased in North America.

BMW Group Financial Services employs more than 800 people, including consultants and temporary workers, most of whom are located in the Hilliard, Ohio Regional Service Center which serves the U.S., Canada, and Mexico.

In 2001, the MINI Financial Services division was established to provide support for the brand's dealer and customer networks by offering various financing and leasing options. Alpha



BMW Group **Financial Services**

Financial Services was established in 2006 to provide financial services to dealers who are not part of the BMW and MINI networks.

BMW Group Financial Services also offers credit card products through its subsidiary, the BMW Bank of North America. Up2drive.com is a division of BMW Bank of North America, a wholly-owned subsidiary of BMW Financial Services NA, LLC. BMW Insurance Agency, Inc., a property and casualty producer, is also part of BMW Group Financial Services.

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