

BMW
Leasing



Sheer
Driving Pleasure

www.bmw.in



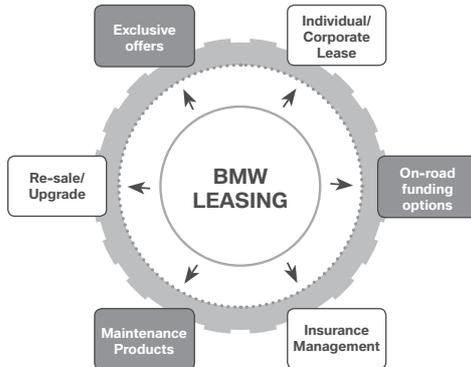
THE FREEDOM OF MOBILITY.
BMW LEASING.

FINANCING, LEASING AND INSURANCE. PREMIUM SERVICES UNDER ONE BRAND.

BMW Financial Services is dedicated to giving you, as a BMW customer, the type of products, professionalism and efficient services needed to make the transition from the showroom to the highway, pleasurable and memorable.

To make sure you enjoy driving your BMW, we have put together a portfolio of innovative tailor-made Finance, Lease and Insurance products, specially engineered for you and your BMW.

BMW Financial Services is committed to enhancing the Sheer Driving Pleasure of your BMW experience and we are confident of providing you with unrivaled services and commitment, perfectly matching your needs as a BMW customer.



MINIMAL CAPITAL COMMITMENT. EASY COST CONTROL.

BMW Leasing from BMW Financial Services brings you closer to your dreams. With the features and terms that our leasing products offer, you now have the opportunity to enjoy simplicity, flexibility and peace of mind with practical solutions through out the lease contract, while also reducing the cost of ownership.

No matter if you are an individual customer or a corporate customer, our leasing products are tailored to your individual needs and managed with a high level of service.

BMW LEASING.



THE FASTEST WAY TO YOUR DREAM CAR. BMW LEASING.

We at BMW Financial Services offer you the easiest and the most flexible way of driving a BMW now and also upgrading to a new BMW model in the future. You can now drive the BMW of your dreams for a fixed period of time by agreeing to pay a fixed lease rental.

Our BMW Lease products are designed to extend exclusive benefits and efficient services required by BMW customers.

At the end of your contract tenure, BMW Leasing gives you the option to retain the vehicle or upgrade to a new BMW of your choice.

WHY LEASE? ADVANTAGES AT A GLANCE.*

- You only pay for as much as you use
- You have the opportunity to drive the latest BMW models
- You can avail tax benefits as applicable
- You can customise your lease contract to best suit your needs
- You can enjoy professional and efficient service
- Zero down payment option
- Option to include insurance packages of the vehicle in your monthly lease rental
- Option to include maintenance packages of the vehicle in your monthly lease rental
- You enjoy the added security of keeping all your automotive needs under one roof.
- From the test drive to the end of your lease contract, the BMW family meets all your automotive needs.
- Pre-closure option available.

*Terms and conditions apply.

REACH YOUR DREAMS WITH EASE. BMW FINANCE LEASE.

Under this arrangement, you have the option to drive a BMW of your choice for a fixed period of time in return for a pre-decided lease rental. At the end of the tenure, you are given the option to retain the vehicle at a pre-agreed price*.

FEATURES AND BENEFITS OF FINANCE LEASE.*

- Flexibility to choose a new BMW that best suits your driving and lifestyle needs.
- Flexible contract tenure to choose from 12 months to 48 months
- Zero down payment option
- Tax benefits as applicable
- Flexibility to pre-close the contract on payment of applicable charges
- Flexibility to incorporate ancillary products like Motor Insurance, BMW Service Inclusive (BSI) and BMW Secure Premium into the lease rentals to provide additional safety for you and your BMW

* Terms and conditions apply.



DISCOVER A NEW LEASE OF EXCITEMENT. BMW OPERATING LEASE.

Under this arrangement, you will have the opportunity to drive a BMW of your choice for a fixed period of time, in return for a pre-decided lease rental. At the end of the lease tenure, you may decide to upgrade to a new BMW or purchase the existing vehicle at the then prevalent market price.

Under Operating Lease arrangement, BMW Financial Services bears the risk of ownership of the vehicle. As a privileged customer, you can drive the vehicle for the agreed tenure and leave the rest on us to manage.

FEATURES AND BENEFITS OF OPERATING LEASE.*

- Minimum cash outflow due to residual value benefit
- Upgrade to a new BMW model, at the end of the lease tenure
- Flexible contract tenure to choose from 12 months to 48 months
- Zero down payment option
- Tax and off-balance sheet benefits as applicable
- Flexibility to pre-close the contract on payment of applicable charges
- Flexibility to incorporate ancillary products like Motor Insurance, BMW Service Inclusive (BSI) and BMW Secure Premium into the lease rentals to provide additional safety for you and your BMW

*Terms and conditions apply.



SERVICE. AS YOU WANT IT TO BE.

Tailored Financial Solutions

The F&I Manager/Corporate Sales Manager at your Authorised BMW Dealership shall assist to tailor-make your financial solution to best suit your/your company's requirements

Premium Services

Efficient and professional services suited to cater to your specific needs

Documentation and Registration Assistance

The F&I Manager/Corporate Sales Manager at your BMW Authorised Dealership shall assist you with the documentation and registration process.

Insurance Solution*

We provide tailor-made comprehensive Motor Insurance offered by Bajaj Allianz General Insurance.

BMW Financial Services will assist you with insurance related documentation and formalities for new and subsequently renewed insurance policies.

Maintenance Solution*

You have the option to include maintenance solutions: BMW Secure and BMW Service Inclusive (BSI). Under this package, your Authorised BMW Dealership shall take care of the maintenance of your BMW.

End of Term Options*

You can continue enjoying driving your BMW vehicle at the agreed residual value in case of Finance Lease, where as in case of Operating Lease, BMW Financial Services will give you the option to purchase the existing BMW at the then prevalent market price, or to upgrade to a new BMW.

Special BMW Lease Offers

BMW Financial Services/your Authorised BMW Dealership representative shall keep you updated on the latest offers, so that as a privileged BMW customer you can make an informed decision and can take advantage of the benefits being offered.

For details, please contact the F&I Manager/Corporate Sales Manager at your nearest Authorised BMW Dealership.

*Terms and conditions apply.



THE BEST OPTION IS DRIVE-READY. LEASE vs LOAN.

BMW Financial Services offers you a wide range of finance and lease product options to choose from. Based on your individual needs the F&I Manager/Corporate Sales Manager at your dealership shall assist you in making the most educated financial decision.

Comparison Parameters

	BMW Operating Lease	BMW Finance Lease	Retail Loan
Zero Downpayment Option*	Available	Available	Not available
Total Cash Outflow	Budgeted	Variable	Variable
Comprehensive Motor Insurance**	Included for entire lease term	Additional cost (renewals)	Additional cost (renewals)
BMW Service Inclusive (BSI)*	Included for entire lease term	Additional cost	Additional cost
BMW Secure Advanced* - Tyre coverage - Alloy coverage - Hydrostatic Lock coverage - 24 X 7 Roadside assistance	Included for entire lease term	Additional cost	Additional cost
BMW Secure Premium - Depreciation cover - Car replacement (in case of total loss)	Included for entire lease term	Additional cost	Additional cost
Tax Benefits (business users)	Applicable on entire lease rental	Interest and depreciation only	Interest and depreciation only
Income Tax Benefits (salaried individuals)	Applicable on entire lease rental	As per individual's company policy	As per individual's company policy
Vehicle re-sale risk and liability (End of Term)	Covered	Not covered	Not covered

* Terms and conditions apply. Please contact your nearest Authorized BMW Dealership for further assistance.

** Motor Insurance solutions are offered and provided by Bajaj Allianz General Insurance in India. Terms and conditions apply.

*** Accounting treatment and Tax benefits as per the norms followed by the corporates.

BMW Finance Lease is offered by BMW India Financial Services Pvt. Ltd. and BMW Operating Lease is offered by BMW India Leasing Pvt. Ltd.

For details please contact your Authorised BMW Dealership or the BMW India - Corporate Sales Team

LEASING WITH BMW FINANCIAL SERVICES. THE BENEFITS.*

- Simple and hassle free process
- Competitive terms and conditions
- Down payment option
- Option to choose between different tenures and annual mileage depending upon your requirements
- Single Point Contact for all your automotive needs – Motor Insurance, BMW Secure and BMW Service Inclusive (BSI)
- Premium Service - Guidance and assistance from the Authorised BMW Dealership
- Early termination / Pre-closure option
- Faster turnaround time

LEASING MADE EASY. THE HASSLE FREE PROCESS.

- Choose the BMW that fascinates you
- Select the convenient payment tenure
- Agree on a convenient monthly lease rental
- The F&I Manager at your dealership shall assist you with all formalities - from the lease documentation to the vehicle registration and insurance
- Enjoy the Sheer Pleasure of driving away in your new BMW

AT THE END OF YOUR LEASE TENURE.

- We will guide you with the end of term process
- You will have the flexibility of choosing from the various options available to you, including driving away in a new BMW

*Terms and conditions apply.

LEASING BENEFITS FOR INDIVIDUALS*:

As a salaried individual, how is leasing my vehicle beneficial to me over financing**?

As a salaried individual you stand to gain due to the incidence of Income Tax, which applies to the cash component and thus your disposable income increases in case the vehicle is a part of your remuneration structure. In turn, your employer also benefits from this as the lease rentals can be treated as expense in case of operating lease. In case of Finance lease, your employer can write-off the interest component included in the lease rentals and at the same time can also avail depreciation benefits.

Example**:

Employee Compensation Structure Vehicle not part of CTC

Monthly Salary = 3,00,000

Income Tax Rate (indicative) = 30%

Tax Amount = 90,000

Net Salary = 2,10,000

EMI towards car = 1,00,000

Disposable Income = 1,10,000

Vehicle part of CTC

Monthly Salary = 3,00,000

Lease rental towards the car = 1,00,000

Monthly taxable income = 2,00,000

Income Tax Rate (indicative) = 30%

Tax Amount = 60,000

Disposable Income = 1,40,000

Tax Saved = 30,000

* Tax benefits as applicable. Perquisite Tax as applicable. This is a sample illustration and for details please consult your tax advisor.

** For illustrative purpose only.





LEASING BENEFITS FOR CORPORATES*:

How is leasing beneficial for a Corporate Customer?

With reference to the accounting treatment of a company account, as a corporate customer you can enjoy the following benefits of a Lease.

Particulars	BMW Operating Lease	BMW Finance Lease	Retail Loan
Asset Recognition	In the Lessor's books	In the Lessee's books	In the Borrower's books
Liability Recognition	In the Lessor's books	In the Lessee's books	In the Borrower's books
Expense	Full rental to the Lessee	Interest and depreciation only to the Lessee	Interest and depreciation only to the Borrower
Depreciation	In the Lessor's books	In the Lessee's books	In the Borrower's books

* Terms and conditions apply. Tax benefit and accounting treatment as per norms followed by the corporate.