

|  |  |                            |   |         |                        |                |
|--|--|----------------------------|---|---------|------------------------|----------------|
| Center Operator /<br>Operation Manager | Sales - New Car                              | Sales - Pre-Owned          | Business<br>Manager (FS)  | Service | Parts &<br>Accessories | Administration |
| Date:<br>Effective:<br>Bulletin #      | 6/27/2002<br>7/1/2002 - 7/31/2002<br>02-W-16 | Source:<br>Name:<br>Title: | BMW Financial Services<br>Michael van Bommel<br>Senior Manager, Sales & Marketing |         |                        |                |

# BMW Financial Services

## Standard Rates

This bulletin supersedes Bulletin 02-W-10, dated 5/31/2002.

### - RETAIL -

| CREDIT TIER:<br>CREDIT BUREAU SCORE:<br>CONTRACT TERM (Months): | Elite (4)<br>‡ 720 and Above |         |       | Standard (4)<br>‡ 719 - 650 |         |       | Progressive (4)<br>‡ 649 and below |         |        |
|---|------------------------------|---------|-------|-----------------------------|---------|-------|------------------------------------|---------|--------|
|   | Up to 48                     | 49 - 60 | 61-84 | Up to 48                    | 49 - 60 | 61-84 | Up to 48                           | 49 - 60 | 61-84  |
| 02 & 01 New BMW & CPO Vehicles (1)                              | 5.95%                        | 5.95%   | 7.95% | 6.95%                       | 6.95%   | 8.95% | 9.20%                              | 9.20%   | 11.20% |
| 01 All Pre-Owned (2)  | 6.20%                        | 6.20%   |       | 7.20%                       | 7.20%   |       | 9.45%                              | 9.45%   |        |
| 00 All Pre-Owned (2)  | 6.95%                        | 6.95%   |       | 7.95%                       | 7.95%   |       | 10.20%                             | 10.20%  |        |
| 99 All Pre-Owned (2)  | 7.45%                        | 7.45%   |       | 8.45%                       | 8.45%   |       | 10.70%                             | 10.70%  |        |
| 98 & Older Pre-Owned BMW  | 7.95%                        | 7.95%   |       | 8.95%                       | 8.95%   |       | 11.20%                             | 11.20%  |        |
| 98-97 Pre-Owned non-BMW/Luxury (5)                              | 8.95%                        |         |       | 9.95%                       |         |       | 12.20%                             |         |        |

### - BMW SELECT -

Use the Select Balloon Percentages for New Vehicles and Dollar Based Balloon Values for Pre-Owned.

For Select Financing, add .75% to the posted Retail Rates above in the following states: HI and WA.

For Select Financing, add .50% to the posted Retail Rates above for the remaining states.

Maximum Term: '02MY, '01MY new and all CPO = 60 Mos, '01MY to '99MY = 48 Mos, '96MY = 36 Mos, '97MY = 24 Mos.

Select Financing is not available in CA and NV.

### - LEASE -

| CONTRACT TERM (Months):            | Up to 36 | 37 - 48 | 49 - 60 |
|------------------------------------|----------|---------|---------|
| 02 & 01 New BMW & CPO Vehicles (3) | .00280   | .00250  | .00330  |
| 01 - 00 Pre-Owned BMW              | .00290   | .00310  |         |
| 99 - 97 Pre-Owned BMW              | .00300   | .00320  |         |
| PrePay - 02 New BMW/CPO            | .00220   |         |         |
| PrePay - 01-96 Pre-Owned BMW       | .00245   |         |         |

#### Down Payment Program - DPP (Retail & Select Only)

- .25% rate reduction for 90% of MSRP.
- .50% rate reduction for 80% of MSRP.
- Not available on Sales Support Rates, Elite Rates or contracts over 72 months. For Pre-Owned DPP, please see the Financing Handbook.

#### Rate Guidelines:

- All CPO, BMW FS Auction and off-Lease/OwnersChoice vehicles are eligible for New Retail Rates up to 60 months.
- Pre-Owned BMW or Pre-Owned non-BMW/Luxury.
- All CPO, BMW FS Auction and off-Lease/OwnersChoice vehicles are eligible for Standard New Lease/OwnersChoice Rates up to 48 mos.
- For non luxury pre-owned vehicles, add 1.50% to the published rates above.
- Financing is not available on 1997 non-luxury vehicles.

**FLAT FEE PROGRAM** - Flat Fees are paid on all New Retail, Select and OwnersChoice contracts written at the buy rate.

|                                      |           |
|--------------------------------------|-----------|
| Amount Financed < \$25,000           | \$ 175.00 |
| Amount Financed \$25,000 to \$50,000 | \$ 275.00 |
| Amount Financed > \$50,000           | \$ 350.00 |



|  |  |                            |   |         |                        |                |
|--|--|----------------------------|---|---------|------------------------|----------------|
| Center Operator /<br>Operation Manager | Sales - New Car                        | Sales - Pre-Owned          | Business<br>Manager (F&I)   | Service | Parts &<br>Accessories | Administration |
| Date:<br>Effective:<br>Bulletin #      | 6/28/02<br>7/2/02 to 9/2/02<br>02-N-60 | Source:<br>Name:<br>Title: | BMW Financial Services<br>Robert E. Davine<br>Managing Director, U.S. |         |                        |                |

# BMW Financial Services

## Sales Support Rates - 2002 MY

This bulletin will supersede bulletin 02-N-50, dated 6/3/02. Changes are highlighted.

### New 2002 MY

|                   | Lease  |        |        |        | Owners<br>Choice | Retail (1) | End Date |
|-------------------|--------|--------|--------|--------|------------------|------------|----------|
|                   | 24     | 30     | 36     | 42     | 24 to 42         | 24 to 60   |          |
| 325i              | .00260 | .00260 | .00260 | .00260 | 6.50%            | 6.20%      | 9/2/02   |
| 325xi             | .00260 | .00260 | .00260 | .00260 | 6.50%            | 6.20%      | 9/2/02   |
| 325Ci             | .00260 | .00260 | .00260 | .00260 | 6.50%            | 6.20%      | 9/2/02   |
| 325Ci convertible | .00260 | .00260 | .00260 | .00260 | 6.50%            | STD        | 9/2/02   |
| 325i sport wagon  | .00260 | .00260 | .00260 | .00260 | 6.50%            | 6.20%      | 9/2/02   |
| 325xi sport wagon | .00260 | .00260 | .00260 | .00260 | 6.50%            | 6.20%      | 9/2/02   |
| 330i              | .00190 | .00190 | .00190 | .00190 | 6.50%            | 6.20%      | 9/2/02   |
| 330xi             | .00190 | .00190 | .00190 | .00190 | 6.50%            | 6.20%      | 9/2/02   |
| 330Ci             | .00245 | .00245 | .00245 | .00245 | 6.50%            | 6.20%      | 9/2/02   |
| 330Ci convertible | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| M3                | STD    | STD    | STD    | STD    | STD              | STD        | N/A      |
| M3 convertible    | STD    | STD    | STD    | STD    | STD              | STD        | N/A      |
| Z3 roadster 2.5   | .00220 | .00220 | .00220 | .00220 | 6.50%            | 2.90%      | 9/2/02   |
| Z3 roadster 3.0   | .00200 | .00200 | .00200 | .00200 | 6.50%            | 2.90%      | 9/2/02   |
| Z3 coupe 3.0      | .00200 | .00200 | .00200 | .00200 | 6.50%            | 2.90%      | 9/2/02   |
| M coupe           | .00220 | .00220 | .00220 | .00220 | 6.50%            | 2.90%      | 9/2/02   |
| M roadster        | .00220 | .00220 | .00220 | .00220 | 6.50%            | 2.90%      | 9/2/02   |
| Z8                | STD    | STD    | STD    | STD    | STD              | STD        | N/A      |
| X5 3.0i           | .00260 | .00260 | .00260 | .00260 | 6.50%            | STD        | 9/2/02   |
| X5 4.4i           | .00260 | .00260 | .00260 | .00260 | 6.50%            | STD        | 9/2/02   |
| X5 4.6is          | STD    | STD    | STD    | STD    | STD              | STD        | N/A      |
| 525i              | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| 525i sport wagon  | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| 530i              | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| 540i              | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| 540i sport wagon  | .00245 | .00245 | .00245 | .00245 | 6.50%            | STD        | 9/2/02   |
| M5                | STD    | STD    | STD    | STD    | STD              | STD        | N/A      |
| 745i              | .00260 | .00260 | .00260 | .00260 | 6.50%            | STD        | 9/2/02   |
| 745Li             | .00260 | .00260 | .00260 | .00260 | 6.50%            | STD        | 9/2/02   |

(1) You may utilize the Standard "Elite" Tier Retail Rate in lieu of the above Sales Support Rates.

If you have any questions, please contact your Financial Services Sales & Marketing Manager or the Retailer Communication Center at 1-877-BMW-DLRS (1-877-269-3577), option 6.