



BMW
Financial Services



End-of-Lease
Brochure

The Ultimate
Driving Experience.®

**JOY IS THE FREEDOM
TO CHOOSE.**

BMW FINANCIAL SERVICES



THE END OF ONE GREAT JOURNEY IS THE BEGINNING OF ANOTHER.

As the lease on your current BMW is scheduled to mature, it's time to start thinking about what you intend to do with your vehicle. This End-of-Lease package will walk you through the process and present you with your available options. It will also answer many of the questions you may have along the way.



Your Three End-of-Lease Options

Option 1 – Get into a new BMW

Step 1 – Contact your BMW Retailer

Visit your local BMW Retailer and experience our complete lineup of BMW vehicles. If you're interested in a particular vehicle, this is the ideal time to take it for a test drive to ensure it's the right BMW for you. Visit BMWfinance.ca to evaluate the various options available to you. With a comprehensive suite of leasing and financing products, as well as various kilometre options, BMW Financial Services makes getting into a new BMW easy.

Step 2 – Evaluate your current BMW

On the centre panel of this package, you'll find the Wear and Use Evaluator. This tool is the same one used by both your BMW Retailer and the independent inspector who conducts the mandatory End-of-Lease inspection. With it, you can determine whether or not your vehicle has any excess wear and use. Any damage to your vehicle that is deemed to be excess wear and use is chargeable. If you wish, you can also visit your local BMW Retailer for a pre-inspection,

90–120 days before the end of your lease. Your Retailer will review your vehicle's condition and provide an estimate of any charges. Please contact your BMW Retailer to schedule an appointment.

The final inspection of your vehicle will take place roughly 60 days before the expiration of your lease. An independent inspection company will contact you to arrange an appointment at your convenience, where they will evaluate the condition of your BMW and ensure that you receive a fair and impartial assessment.

Step 3 – If necessary, repair your current BMW

If there is any excess wear and use present, you will receive an estimated cost for repair shortly after your vehicle inspection. To ensure that the repairs are acceptable, we recommend having them completed at an authorized BMW Retailer. You will be required to forward your repair receipts to BMW Financial Services to ensure that your maturity billing is updated accordingly. Or, if more convenient, you can choose to return your vehicle as is and pay any outstanding charges at that time.



Your Three End-of-Lease Options *continued*

Option 2 – Keep your current BMW

For you, the best way to celebrate the end of your BMW lease might just be to keep the very vehicle you've come to love and trust. If so, you have three options to consider. You may purchase your vehicle outright for the purchase option price or finance the amount remaining with BMW Financial Services. Both choices absolve you of any and all excess wear and use and excess kilometre charges, and allow you the freedom to customize your vehicle precisely to your liking. Your third option is to re-lease your current BMW. Please contact your BMW Retailer, and you'll find more purchase, financing, and leasing options than you could have imagined. We'll make it as easy as possible for you to own or re-lease the BMW you have now, and be able to upgrade to another BMW in the future.

Option 3 – Return your BMW

Step 1 – Evaluate your current BMW

If you plan on returning your vehicle, you will need to use the Wear and Use Evaluator on the centre panel of this package. This is the same tool that is used by both your BMW Retailer and the independent inspector who conducts the mandatory End-of-Lease inspection. With it, you can determine whether or not your vehicle has any excess wear and use. Any damage to your vehicle that is deemed to be excess wear and use is chargeable.

If you wish, you can also visit your local BMW Retailer for a pre-inspection, 90–120 days before the end of your lease.

Your Retailer will review your vehicle's condition and provide an estimate of any charges. Please contact your BMW Retailer to schedule an appointment.

The final inspection of your vehicle will take place roughly 60 days before the expiration of your lease. An independent inspection company will contact you to arrange an appointment at your convenience, where they will evaluate the condition of your BMW and ensure that you receive a fair and impartial assessment.

Step 2 – If necessary, repair your current BMW

If there is any excess wear and use present, you will receive an estimated cost for repair shortly after your vehicle inspection. To ensure that the repairs are acceptable, we recommend having them completed at an authorized BMW Retailer. You will be required to forward your repair receipts to BMW Financial Services to ensure that your maturity billing is updated accordingly. Or, if more convenient, you can choose to return your vehicle as is and pay any outstanding charges at that time.

Step 3 – Returning your BMW

Please contact your BMW Retailer and schedule an appointment to return your vehicle on or before your lease maturity date. Your BMW Retailer will review the condition of your vehicle and confirm that the necessary repairs have been made. You and your Retailer will sign a Vehicle Return Confirmation form to validate that the return process is complete.



End-of-Lease Process Timeline and Expectations

End-of-Lease call

Approximately 120 days before your lease matures, your BMW Retailer will call to remind you that your lease maturity date is approaching. This is a good time to come into your BMW Retailer for a pre-inspection and let your Retailer know if you are planning to keep your current BMW or looking to get a new one.

Inspection call

Approximately 75 days before your lease expires, an independent inspection company will contact you to arrange an appointment, at your convenience, for a brief but mandatory vehicle inspection.

Vehicle inspection

At this time, the independent inspection company will evaluate the condition of your BMW. Upon completion of the inspection, a Vehicle Inspection Report will be sent to you, upon request, outlining required repairs or associated costs for excess wear and use, if any. Should your vehicle require service or repair, you have the option of either having the work completed prior to vehicle return and submitting receipts to BMW Financial Services or paying the charges outlined in the report at vehicle turn-in. To ensure the repairs are acceptable, we recommend having them completed at an authorized BMW Retailer.

Returning your vehicle

If you are returning your BMW, it must be brought back to your BMW Retailer on or before the lease maturity date. Please contact your BMW Retailer and schedule an appointment in advance. Your Retailer will review the condition of your vehicle and confirm that all necessary repairs have been made. Both you and your Retailer will then sign a Vehicle Return Confirmation form to validate that the turn-in process has been completed.



In-Depth Wear and Use Guidelines

Interior

Acceptable

- Minor scuffs to the interior, seats, and soft trim (includes leather, cloth, vinyl leather, plastic, wood, carpets, headliners, vinyl and convertible tops, and weather-stripping seals).

Unacceptable

- Severe scuffs and cracks, cuts, and tears to the interior, seats, and soft trim (includes leather, cloth, vinyl leather, plastic, wood, carpets, headliners, vinyl and convertible tops, and weather-stripping seals);
- Stains that cannot be removed;
- Any burn holes or singed areas.

Frame and unibody

Acceptable

- Damage that does not affect the safety or structural integrity of the frame or unibody;
- Repairs using manufacturer's recommended methods that restore the vehicle to original specification;
- Minor scrapes, gouges, or dents to the frame or unibody.

Unacceptable

- Repairs that do not restore the frame or unibody to manufacturer's specifications;
- Repairs that do not follow manufacturer's recommended repair methods (e.g., butt welding);
- Damage that affects the safety or structural integrity of the frame or unibody, (e.g., buckled unibody, channel torn metal, kinked radiator support);
- Any sheet metal damage to rocker panels.

Exterior

Acceptable

- Dents to exterior where the damage is 2" or less and does not penetrate through the paint (maximum three occurrences per panel);
- Minor stone chips that affect an area within the 2" inner circle of the Evaluator;
- Cleanable road tar;
- Superficial scuffs/scratches that do not penetrate the paint.

Unacceptable

- Any dents where the damage pierces through to the paint, regardless of length;
- Broken exterior parts that are not replaced or repaired to manufacturer's specifications;
- Poor repairs that do not meet manufacturer's specifications (e.g., misaligned parts, mismatched paint, distorted body panels);
- Damage to exterior paint, finish that is the result of excessive organic fallout (e.g., insect decomposition, bird droppings), industrial fallout, or atmospheric conditions;
- Scratches and scuffs that penetrate the paint, regardless of size;
- Any dents greater than the 2" inner circle.



Bumpers

Acceptable

- Superficial scuffs/scratches that do not penetrate the paint.

Unacceptable

- Bumpers that are buckled, bent, gouged, or deeply scratched;
- Any cracked or punctured bumpers;
- Any scratches and scuffs that penetrate the paint, regardless of size;
- All dents.

Glass and lamps

Acceptable

- Minor scratches and bull's-eyes (without any associated cracks) that are outside of the driver's wiper arc, less than 1/2", and do not distort or obscure the driver's view of the road (up to two occurrences);
- Repairs that do not distort the driver's view of the road;
- Surface chips in driver's wiper arc.

Unacceptable

- Windshield replacement of substandard glass (non-OEM quality);
- Windshield that has been polished to remove damage;
- Star breaks, bull's-eyes with cracks, or windshield cracks that are larger than 1/2";
- Any condition that prevents issuance of a valid inspection certificate in the province where the vehicle is returned;
- Any repair with detectable cracks, regardless of size, that distort or obscure the driver's view of the road;
- Puncture which results in water penetration.

Wheels and tires

Acceptable

- Four original, matching tires that have at least 4/32" tread depth and that match the original equipment supplied on your vehicle (speed rating, type, run-flat, brand, and size);
- Minor scuffs that fall within the inner circle, to tires that do not affect the safety of the tire;
- Minor scuffs or nicks to wheel covers or alloys that fall within the 4" outer circle of the Evaluator.

Unacceptable

- Tires, regardless of mileage, that have less than 4/32" tread depth;
- Specifications and sizes different from original equipment brand (approved brands are Michelin, Pirelli, Bridgestone, Continental, Dunlop, and Goodyear), type (run-flat), and speed rating;
- Recapped or retread tires;
- Tire sidewall repair plugs;
- Snow tires;
- Any tire damage affecting the safe operation of the vehicle;
- Mismatched, bent, cracked, or broken wheels, wheel covers, or alloys;
- Missing spare tire and/or spare tire that does not match the original manufacturer's specifications;
- Bulges or indentations in the sidewall;
- Scuffs/scratches to wheel covers/alloys that fall outside of the 4" outer circle of the Evaluator.

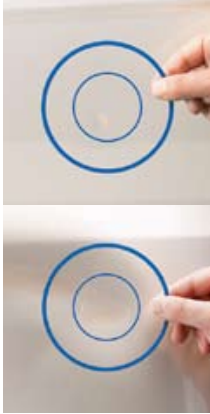
Other

Unacceptable

- Missing equipment including, but not limited to, keys, manuals, navigation CDs, or cargo covers;
- Broken or non-functioning vehicle warning lights (engine, brakelights, etc.);
- Incomplete or overdue services;
- Aftermarket accessories (performance parts, radio, etc.);
- Decals.

Excess Wear and Use Guidelines

Dents, Dings, Chips



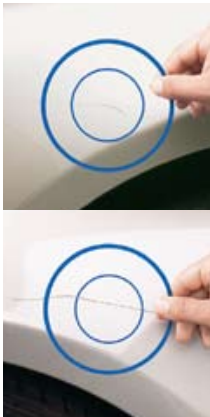
Acceptable

All chips affecting an area less than the 2" middle circle of the Evaluator, and all dents that fall within the 2" middle circle of the Evaluator and do not penetrate the paint, are acceptable and do not warrant a charge (maximum three occurrences per panel).

Unacceptable

All chips affecting an area greater than the 2" middle circle of the Evaluator, more than three dents per panel, any dents that penetrate through the paint (regardless of size), and all dents that extend outside the 2" middle circle of the Evaluator are chargeable.

Scratches



Acceptable

Surface scratches that do not penetrate the paint, that can be removed with normal reconditioning, are acceptable.

Unacceptable

All scratches that penetrate through the paint, regardless of length, are chargeable.

Hood



Acceptable

Minor stone chips that affect an area within the 2" circle on the Evaluator are acceptable.

Unacceptable

Stone chips that affect an area greater than the 2" circle on the Evaluator are not acceptable.

Tires



Unacceptable

Tires must have at least 4/32" of tread at the lowest point, deeper than the blue wear bar on the Evaluator. Tires must match the original equipment supplied on your vehicle (speed rating, type, brand, run-flat, size). Please see your BMW Retailer for details.

Windshield



Acceptable

Cracks or stars that are outside of the driver's wiper arc and within the inner circle of the Evaluator are acceptable (up to two occurrences). Surface chips in the driver's wiper arc are acceptable.

Unacceptable

Any cracks or stars within the driver's wiper arc are chargeable. Any cracks or stars outside of the driver's wiper arc greater than the 1/2" inner circle of the Evaluator are chargeable.

Bumpers



Acceptable

Superficial scuffs/scratches that do not penetrate the paint are acceptable.

Unacceptable

All dents and any scratches/scuffs that penetrate the paint are unacceptable. Any cracks or punctures to bumpers are not acceptable and are chargeable.

Cracked Light



Unacceptable

Any cracks to a light housing are not acceptable and are chargeable.

Interior Wear



Unacceptable

Any tears or burns to the interior are not acceptable and are chargeable.