

MAKE IT HAPPEN.
FINANCE SOLUTIONS FROM MINI.



MINI FINANCIAL SERVICES



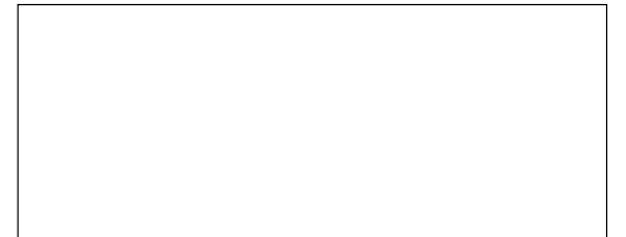
FINANCE THAT FOCUSES ON YOU.

We know what's really important when finding your perfect MINI and at MINI Financial Services, we'll find the finance that suits your circumstances best in order to get you behind the wheel.

With three types of finance products to choose from, it's easy for you to find the right 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 even further and tailor a finance solution for you.



CONTENTS.



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 (between 24 – 48 months) 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.[^]

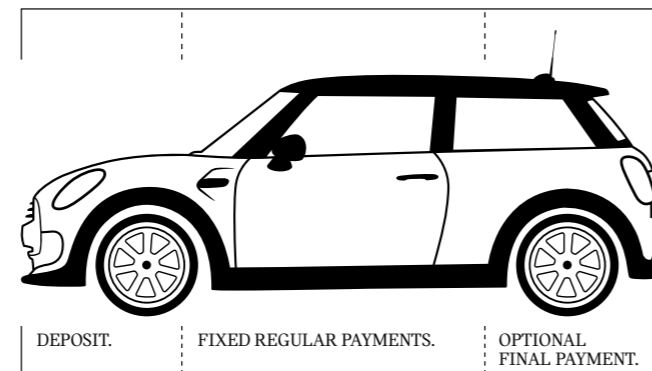
To work out the size of this optional final payment, we use our expertise to estimate what your MINI will be worth when your finance agreement ends. This is why we also refer to it as your MINIs Guaranteed Future Value (GFV).

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.^{***}



TERMS AND CONDITIONS.

[†] Vehicles may not be older than 10 years at the end of the agreement.

^{*}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 if you do not keep up your repayments.

^{**}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.

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, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. Retail customers only. You will have a 14 day statutory right to withdraw from the agreement.



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.

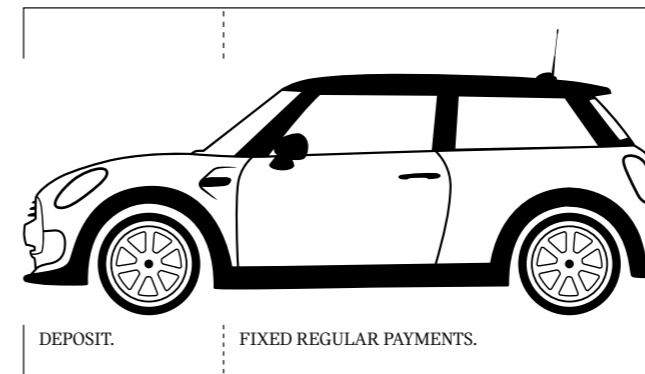
WHO IS IT FOR?

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 (between 0% and 80%) and how long you would like your finance agreement to last (between 24 and 48 months).

Then we'll calculate your monthly payments by adding interest and fees.*



TERMS AND CONDITIONS.

*Please note, we remain the owner of the car during the agreement and we may become entitled to recover the car if you do not keep up your repayments. Provided you have made all the monthly payments due under your agreement, the vehicle will be yours.

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, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB. You will have a 14 day statutory right to withdraw from the agreement.

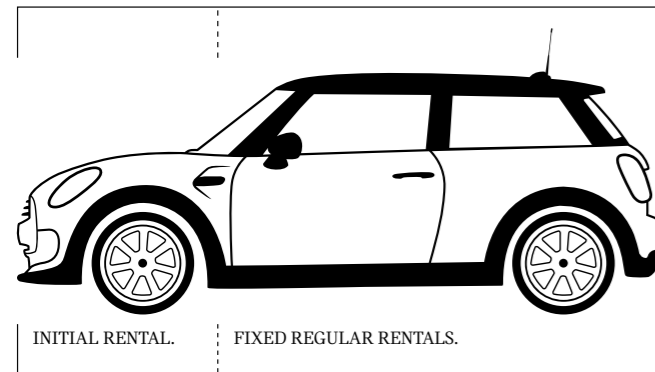
MINI PERSONAL CONTRACT HIRE.

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'S IT FOR?

This option could be right for you if you're looking for all the exhilaration of driving a MINI, with none of the hassle of ownership like depreciation and selling your car after your contract has ended.



HOW IT WORKS.

Once you've chosen a MINI, decide how long you would like your agreement to last (between 24 and 48 months) 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 if you do not keep up your repayments. Ownership is not an option.

*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).

Hire is subject to status and available to over 18s in the UK only. Guarantees and indemnities may be required. Hire is provided by MINI Financial Services, Summit ONE, Summit Avenue, Farnborough, Hampshire GU14 0FB.



FINANCE PRODUCT COMPARISON.

	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*	30 – 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. Where the agreement is 50 months or longer then a minimum deposit of 10% is required.*	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 50% of the on the road cash price.*
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.
Min and max amount of credit	£2,000 to £150,000	£2,000 to £150,000	n/a
Min and max mileage per annum	8,000 to 50,000 miles per annum	n/a	8,000 to 50,000 miles per annum
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.

WHY CHOOSE MINI FINANCIAL SERVICES?

NOTHING ABOUT A MINI IS AVERAGE. NEITHER IS A MINI FINANCIAL SERVICES PACKAGE.

Make MINI Financial Services your funding solution, with over 25 years' experience, who else would you trust with something that matters so much?

WE'RE RELIABLE.

When it comes to MINI, we are the experts. With tailored advice, no arrangement fees and assistance at every step of the way, our trusted experience makes buying your next MINI an easy journey.

WE'RE FLEXIBLE.

Whether you'd like to explore finance options online or in person, we are completely flexible in our service. The MyMINI Finance portal, a UK-based call centre and your local Retailer all come as part of your support package.

WE'RE COMPREHENSIVE.

We offer exclusive levels of support which are perks you can't buy anywhere else.

Ask a member of our team for more information about MINI Financial Services.

*Contract Hire not available on used cars.



MYMINI FINANCE. VIEW, EDIT, MANAGE.

With MyMINI Finance you can manage your finance agreement online at a time that works for you.

The online self service tool for easy access to your finance agreement 24/7 offers the following functionality:

- View and manage multiple finance agreements
- Request a settlement figure and make an online payment*
- Edit your personal details
- View 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 payment summary
- Manage your marketing preferences
- Mileage calculator available***

Registration required

*Excludes Personal Contract Hire Customers.

**Applies to Select customers only.

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

