### BMW Financial Services

Metallic 475 Black Sapphire



Metallic 354 Titanium Silver

Titanium Silver. Montego Blue. Alpine White.

Metallic A35 Monaco Blue

But do you have a favourite leasing option yet?



Non-metallic 300 Alpine White

Non-metallic A61 Crimson Red

Leasing

The Ultimate Driving Experience.®





# **Congratulations.**

You've already devoted more financial planning to your purchase than most people do. Of course, the time to think about leasing decisions is before you buy, rather than when you're finalizing the options for your new vehicle.

## Why lease?

You've heard it all before. Always drive a new vehicle, payments less than financing, only pay for the portion you drive, tax benefits and so on. Here's how we think of leasing: every time you drive, you buy a little bit of your BMW, and we will be happy to take the car off your hands for a guaranteed price, even if the market value is less.

### Leasing through BMW Financial Services is fun.

Okay, it's not fun. But it is specialized and customized – you'll find more leasing options, kilometre options and end-of-lease options than you ever would have expected. It's also simple – no one makes it as easy as we do for you to drive a BMW now and to upgrade to an even better BMW in the future. You win, we win.

# Select from three leasing options – that's three more than what most banks and finance companies offer.

**Standard Lease:** the no-nonsense classic. Competitive interest rates, lower monthly payments, and minimal up-front costs. If you've got your eye on a new BMW or if you've decided on the reliability, value and quality of a Pre-Owned BMW, our Standard Lease can provide you with the benefits, the flexibility and the security that you're looking for.

**Single Payment Lease (SPL):** perhaps you've set aside money to purchase or make a down-payment on your BMW, but you find yourself won over by the merits of leasing. Why not make one lump payment at the beginning of the lease, and avoid monthly payments completely? Interest is calculated at a reduced rate, so the lump payment is less than what your monthly payments would add up to with a Standard Lease, and you still retain the right to purchase your BMW at the end of your lease. Enjoy the conveniences of a cash purchase with all the advantages and security of leasing.

Multiple Security Deposit Lease (MSD): make your leasing money work harder: you can significantly reduce your lease rate by making up to nine additional, refundable security deposits. Your resulting monthly payments are less, and you'll get all of your security deposits back at the end of the lease.\* The MSD Lease allows you to reduce your cost of borrowing, while enjoying the comfort of no residual-value risk. It's another unique BMW Leasing option we make available to you.

\*Refundable amount may be reduced by the amount of any outstanding charges on your account.

### Select your kilometre options.

When we say "pay for only the portion you drive," we mean it: no one offers more kilometre options than BMW Financial Services. If the standard-lease 24,000 km per year doesn't suit your needs, you may also select from high-or-low kilometre options if you plan to drive more or less. Additional kilometres can also be purchased up front. You simply won't find this flexibility at any financing institution.

### Select the length of the lease agreement.

We offer lease terms from 24 to 48 months. Frankly, we're surprised more lenders don't offer this breadth of choice – it's just numbers and calculations, after all.

### Select your end-of-lease option.

Return your BMW and get into a brand-new BMW. Or keep your BMW – you're always welcome to finance, re-lease, or buy it out at a predetermined value. With either option, there's no residual risk, so you win regardless.

**Here for you.** We have no doubt convinced you that leasing through BMW Financial Services is an excellent option. We look forward to building your individual profile and calculating a customized payment schedule, so you can make the most educated financial decision when purchasing your BMW. Talk to your Sales Consultant today, or contact us directly at www.BMWfinance.ca or 1-800-3000-BMW.

#### BMW Financial Services

Leasing



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