

Center Operator / Operation Manager	Sales - New	Sales - Pre-Owned	Business Manager (F&I)	Service	Parts & Accessories	Administration
Date: Effective: Bulletin #	4/3/2007 4/3/07-4/30/07 07-N-39a	Source: Name: Title:	BMW Financial Services Dan DeChristopher Vice President, Sales Operations			

BMW Financial Services

BMW FS Enhanced Owner Loyalty Program - Updated

BMW Financial Services is pleased to announce an enhancement to our Owner Loyalty Program for returning BMW FS customers.

Any customers qualifying for the Security Deposit Waiver Program are now eligible for a special rate reduction on selected models when entering into a new Lease or OwnersChoice contract through BMW Financial Services.

~Owner Loyalty Program Enhancement~

Vehicle	Lease Reduction	OwnersChoice Reduction	Program Expiration Date
2008 528i	.00070	1.50%	4/30/2007
2008 528xi	.00070	1.50%	4/30/2007
2008 535i	.00070	1.50%	4/30/2007
2008 535xi	.00070	1.50%	4/30/2007
2008 535xiT	.00070	1.50%	4/30/2007
2008 550i	.00070	1.50%	4/30/2007
2007 750i	.00115	2.75%	4/30/2007
2007 750Li	.00115	2.75%	4/30/2007

To maximize customer benefit, the reductions must be taken off the current April Sales Support Rates. Please see bulletin 07-N-37 for current program offerings.

Program Eligibility:

- BMW FS Customers who have completed at least 50% of their current contractual term (regardless of current model). The existing customer account can be a BMW Lease, Retail, Select or OwnersChoice contract. Customer does not have to pay off the current contract to qualify for the Owner Loyalty Program. Regular BMW FS credit guidelines apply.
- BMW FS customers whose prior Lease, Retail, Select or OwnersChoice contract matured within the last 6 months.
- Please make sure to note the customer's old account number or VIN on the credit application.
- The rate reduction does not apply to Pre-Pay leases.
- Customers DO qualify for the Multiple Security Deposit Program.
- Please select the Owner Loyalty Program on the first screen in Self-Serve Funding.
- This program may NOT be used in conjunction with the Center Employee Lease or DRIVE programs.
- As with all Sales Supported rate programs, a cap of .00040 markup after rate adjustments is permitted.

In order to assist with inventory pipeline management of new orders on these vehicles, **the credit approval window has been extended to 90 days for this program.** Manage your entire portfolio by visiting Portfolio Management for information on all customers terminating within the next 90 days. You can also monitor your Off-Lease Replacement Rate in the reports tab under Front Office Reporting and benefit from the added tool to assist with Portfolio Management.

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 2 then option 6.

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