



MORE MINI FOR YOUR MONEY.

MINI SELECT GIVES YOU THE FREEDOM TO CHOOSE.

BMW AG



MINI
FINANCIAL SERVICES

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MINI FINANCIAL SERVICES HELPS YOU GET MORE FROM YOUR MINI.

At MINI Financial Services, we know that MINI Select is a clever way of getting your hands on a MINI. That's because it's a product tailored to your needs. Take a few moments to read this brochure. It not only tells you about MINI Select, it also points you towards several other products you could find useful.

Finally there's us. MINI Financial Services. We do everything we can to help you get more from your MINI. If you have any questions, get in touch with the Finance Specialist at your local MINI Dealership.



MORE MINI OPTIONS.

MINI SELECT MEANS FREEDOM AND FLEXIBILITY. YOU GET TO DRIVE A MINI AND KEEP YOUR OPTIONS WIDE OPEN.

The idea of MINI Select is quite simple. You get to drive a MINI, and your regular payments could be less than you might expect. Which could mean extra gadgets and gizmos for your MINI.

We also provide you with a Guaranteed Minimum Future Value. This means you'll have no worries about what your MINI's worth at the end of your agreement.

MINI SELECT

How it works

- You choose the MINI you like.
- You choose the repayment period that's right for you.
- We agree a maximum annual mileage with you.
- We decide a Guaranteed Minimum Future Value for your MINI, which becomes the optional final payment.
- We agree a deposit and a regular payment to suit your budget.
- At the end of your agreement you have the flexibility to choose one of three options – part-exchange your MINI for another one, keep it or return the car to us.

With MINI Select, at the end of your agreement, you call the shots.

Option 1: Part-exchange your MINI

All you do is exchange your MINI at any authorised MINI Dealership in the UK. Any surplus value over the Guaranteed Minimum Future Value goes towards your next MINI as a deposit.*

Option 2: Keep your MINI

Simply pay all the necessary payments under your agreement and the MINI is yours to keep.

Option 3: Return your MINI

If options 1 and 2 aren't right for you, contact our Customer Services Team. They'll let you know how to return your car and conclude the agreement.**

* A new agreement will be subject to status.

** Excess mileage charges and charges in respect of the condition of your MINI may be payable.



How you benefit

- You can change your MINI for another one every 2 to 4 years.
- Your MINI has a Guaranteed Minimum Future Value – you never lose out.
- Fixed regular payments mean you always know what you'll be paying – this makes it easy to budget.
- Changing your MINI regularly means you spend less money on repairs and maintenance.
- Because you make a final payment at the end of your agreement, we can reduce your regular payments.
- At the end of the agreement, you have a choice with what you do with your MINI.



Option 1: Part-exchange your MINI

All you do is part-exchange your MINI at any authorised MINI Dealership in the UK. Any surplus value over the Guaranteed Minimum Future Value can go towards your next MINI as a deposit.*

Option 2: Keep your MINI

Simply pay all the necessary payments under your agreement and the car is yours to keep.

Option 3: Return your MINI

If options 1 and 2 aren't right for you, contact our Customer Services Team. They'll let you know how to return your car and conclude the agreement.**

* A new agreement will be subject to status.

** Excess mileage charges and charges in respect of the condition of your MINI may be payable.

LET'S TALK BUSINESS.

AS FAR AS BUSINESS NEEDS GO, MINI SELECT IS ONE FINANCE PACKAGE THAT COULD GIVE YOU WHAT YOU'RE LOOKING FOR.

The great thing about MINI Select is that it offers businesses the same security, versatility and freedom enjoyed by individuals. On top of this, your business doesn't have to commit all its funds upfront. So you can invest your money into the business where it's needed most.

MINI SELECT

How it works

- You choose the MINI you like.
- Choose the repayment period that's right for your business (between 24 and 48 months).
- We agree on your maximum annual mileage.
- We provide you with a Guaranteed Minimum Future Value for your MINI. This becomes your optional final payment.
- We agree a deposit and a regular payment to suit your budget.
- At the end of the agreement, you have a choice with what you do with your MINI – part-exchange your MINI for another one, keep it or return the car to us.

How your business benefits

- Avoiding an excessive initial outlay means more funds stay in your business.
- Regular payments don't attract VAT.
- Your interest payments are allowable against tax.
- Your MINI can be classified as an asset on your balance sheet. This means that a proportion of its value can be written down against profits.
- Fixed regular payments mean you always know what you'll be paying. This makes it easier to budget.
- At the end of the agreement, you have a choice with what you do with your MINI.

Company car concerns?

With company car tax benefit now linked to CO₂ emissions, you could find that running a company car is no longer the right option for either you or your employees. Don't worry, there is a smart alternative. By offering your employees a suitable cash allowance, you could all benefit and use this to fund regular MINI Select payments.



**MINI PROTECT COMES WITH
FIVE LEVELS OF COVER:**

MINI PROTECT 1

LIFE + GAP

MINI PROTECT 2

LIFE, CRITICAL ILLNESS + GAP

MINI PROTECT 3

**LIFE, CRITICAL ILLNESS,
ACCIDENT AND SICKNESS + GAP**

MINI PROTECT 4

**LIFE, CRITICAL ILLNESS,
UNEMPLOYMENT + GAP**

MINI PROTECT 5

**LIFE, CRITICAL ILLNESS, ACCIDENT AND SICKNESS,
UNEMPLOYMENT + GAP**

ENJOY MINI PEACE OF MIND.

**THE UNEXPECTED CAN HAPPEN.
BUT YOU CAN PREPARE FOR IT WITH OUR HELP.**

MINI PROTECT

You're enjoying life with your MINI. It couldn't get any better. But what would happen if it suddenly got worse? Say you lost your job. Or you had an accident. Or you fell seriously ill. Tough times call for tough measures.

Perhaps you'd have to tighten your belt. Would your MINI finance payments suddenly become a struggle? Could you risk losing your MINI?

With MINI Protect in place, you can try to prepare for this. All you do is pay an agreed regular premium. Your plan could take care of your finance payments if you're unable to work because of accident, critical illness, sickness or unemployment. We also include cover against loss of life, to help ensure your loved ones wouldn't have to take over any outstanding payments.

**For more information talk to the MINI
Finance Specialist at your MINI Dealership.**
Find your nearest MINI Dealership by calling
0800 083 6464 or clicking onto www.mini.co.uk

MINI SHORTFALL

Now suppose your MINI was no more. We're talking about a write-off because of accident or theft. You'd be upset, right? You'd feel even worse when you discovered your insurance payout left you out of pocket.

Whether you bought your MINI with cash or a finance package, this could mean you don't have adequate funds to replace your MINI on a like-for-like basis. Equally, if you've bought a MINI with a finance package, you could still be liable for the difference between the settlement figure and the insurance payout.

MINI Shortfall could help you avoid this bad news. MINI Shortfall could pay the difference between the insurance company payout and your MINI's original invoice value, as long as you were driving legally and had fully comprehensive insurance throughout the period of cover. The amount you'll be paid in settlement will be less any agreed excesses and there is a maximum claim limit of £25,000.

**For more information talk to the MINI
Finance Specialist at your MINI Dealership.**
Find your nearest MINI Dealership by calling
0800 083 6464 or clicking onto www.mini.co.uk

PROTECTING YOU AND MINI.

YOU AND YOUR MINI ARE PROTECTED WHEREVER YOU ARE.

MINI COVER

Today, a bump or a scrape isn't impossible. You've also got the worry of thieves who might want to get their grubby hands on your car. That's why you'll want to make certain you've got the right insurance cover in place. Which is where MINI Cover comes in.

Should you find yourself in a sticky situation, there's no need to press the panic button. With MINI Cover, you get the protection and the attention that your MINI deserves.

MINI Cover gives you a range of useful benefits. From a 24-hour Emergency Helpline to cover against theft of your MINI and the things in it, we make sure you're well protected.

For a no-obligation quote, call 0870 024 6464. Our lines are open Monday to Friday 8am-8pm and Saturday 9am-5pm.*

MINI COVER FOR 7

You don't have to wait to drive away your MINI with MINI Cover for 7. It allows you to drive it the same day you buy it. Simply get a no-obligation quote for an annual policy from MINI Cover and you'll receive free comprehensive motor insurance for 7 days. You'll then be insured to drive your new MINI the day it's available.

Call today for your 7-day free MINI comprehensive cover on 0870 010 6774. Lines are open Monday to Friday 8am-8pm and Saturday 9am-5pm.*

MINI Cover for 7 is subject to status and is for over 18's only.

WHY NOT TRY THE INSURANCE
QUOTE AND BUY FACILITY
WE OFFER ONLINE? CLICK YOUR
WAY TO WWW.MINI.CO.UK
AND SEE WHAT MINI COVER
CAN DO FOR YOU.



MINI TRAVEL

From the boulevards of Paris to the foothills of the Himalayas, MINI Travel Insurance protects you from those holiday and travel hiccups. Whether it's a romantic break or months of high-octane adventure, we can offer you the level of cover that's most appropriate to you and your family.

We offer three types of cover – single trip, annual travel and long-stay. Whichever cover you choose, you'll have the benefit of an emergency helpline available 24 hours a day, every day.

- Up to £10 million (£5 million for long-stay policies) for emergency medical expenses.
- Personal accident cover up to £25,000.
- Personal possessions cover up to £1,500 (£1,000 for long-stay policies).
- An emergency cash advance of up to £100 if your holiday money is lost or stolen.
- Up to £5,000 per person for the cancellation or curtailment of a trip.

For a no-obligation quote, call 0870 024 0290. Our lines are open Monday to Friday 8am-8pm, Saturday 9am-5pm and Sunday 10am-5pm.*

MINI HOME

When it comes to your home and the things in it, you don't want to take any risks. Now, thanks to MINI Home Insurance you can enjoy the same level of protection, at a lower cost to you.

Our home insurance offers three levels of cover to suit your needs:

- Buildings cover for your home.
- Contents cover for your possessions.
- Combined buildings and contents cover.

MINI Home Insurance also allows you to choose additional cover depending on your own individual requirements – such as for personal possessions carried outside the home or accidental damage caused by DIY.

But of course, it's only when you need to make a claim that you'll discover just how good MINI Home Insurance really is.

For a quote or to arrange cover call 0870 246 3636.

Lines are open Monday to Friday 8am-8pm, Saturday 9am-5pm and Sunday 10am-5pm.*

* Maximum call charge from a BT landline is 10p per minute. Calls from other networks may vary. MINI Cover, MINI Cover for 7, MINI Travel and MINI Home insurance are underwritten by UK Insurance Limited, who are authorised and regulated by the Financial Services Authority.

A REFRESHINGLY DIFFERENT APPROACH TO MONEY.

AT MONEY BY MINI, WE ONLY CHOOSE FINANCIAL PRODUCTS THAT WE THINK DELIVER THE FLEXIBILITY, PERFORMANCE AND PEACE-OF-MIND YOU'RE LOOKING FOR. THEN WE ADD A REFRESHING MINI TWIST.

MINI CARD BY AMERICAN EXPRESS®

Like other credit cards, but different

The MINI Card by American Express is a credit card designed to reflect your own style. Available in three unique MINI designs, you could even choose one to match your MINI.

Typical 16.9% APR Variable.¹



MINI SAVINGS

Give your money the MINI treatment

MINI eSaver makes saving easy. Manage your account online or over the phone. It's safe and secure; you'll have no-notice access to your money and you can start saving from as little as £1. Easy.

Here's a taste of what it offers:

- Direct savings account offering a choice of annual or monthly interest.
- Attractive variable interest rate.
- Save from £1 to £1,000,000.
- No-notice access to your money.
- Simple and secure way to manage your money online or by phone.
- Easy access to other MONEY BY MINI savings products available.

EVERY TIME YOU CHOOSE A MONEY BY MINI PRODUCT, YOU'LL AUTOMATICALLY BE ENTERED INTO REWARDS BY MINI FOR THE CHANCE TO WIN EXCITING MINI PRIZES.

TO FIND OUT ABOUT THE MONEY BY MINI RANGE, VISIT
WWW.MONEYBYMINI.CO.UK

LET'S MAKE THINGS EASY FOR YOU.

WHEN IT COMES TO BRINGING YOU AND MINI TOGETHER,
THERE'S NO-ONE BETTER PLACED THAN MINI FINANCIAL SERVICES.

At MINI Financial Services, we aim to be totally in tune with you and your MINI. Naturally, we see to it that you and your MINI get together. But there's more to us than that – we aim to deliver a service that ensures you enjoy a long and lasting relationship with us.

We aim to keep things nice and simple. When it comes to paperwork, there are certain formalities and security checks. But they're as much to ensure you're completely happy. What really counts is that we keep you fully informed along the way.

So what next? We say think about your options and decide what's right for you. Better still, come in and see us. We're ready to talk about the MINI possibilities whenever you are.

Talk to the MINI Finance Specialist at your MINI Dealership.

Find your nearest MINI Dealership by calling 0800 083 6464 or clicking onto www.mini.co.uk

TERMS AND CONDITIONS

Notes relating to MINI Protect and MINI Shortfall Insurance
MINI Protect is underwritten by St Andrew's Life Assurance plc (registered in England, No: 3104670) and St Andrew's Insurance plc (registered in England, No: 3104671), whose Head and Registered Offices are at St Andrew's House, Portsmouth Road, Esher, Surrey KT10 9SA. MINI Shortfall Insurance is underwritten by St Andrew's Insurance plc. (registered in England, No: 3104671). St Andrew's Insurance is authorised and regulated by the Financial Services Authority.

Exclusions apply as follows: Life cover excludes AIDS/HIV related, pre-existing and chronic medical conditions. Critical illness cover excludes AIDS/HIV related, pre-existing and chronic medical conditions, alcohol or drug related and critical illness which occurs in the first 3 months of agreement. Accident and Sickness cover excludes AIDS/HIV related, pre-existing or chronic medical conditions, alcohol or drug related, psychotic, mental or nervous disorder, normal pregnancy and childbirth conditions. Unemployment cover excludes voluntary unemployment, unemployment as a result of your misconduct, if you are employed by a company of which you or your relative were a director or partner, unless the company ceases to trade at the time of your employment, if you have prior knowledge of unemployment or it occurs in the first 60 days of cover. Carer cover excludes pre-existing or chronic medical conditions. Payment is conditional upon receiving a total loss payment under motor insurance. Full details of all exclusions can be found in the policy wording.

Notes relating to MINI Cover, MINI Travel Insurance and MINI Home Insurance
MINI Cover and MINI Cover for 7, Travel and Home insurance are underwritten by UK Insurance Limited. Conditions apply.

The information given in this brochure is a brief outline of the detailed policy terms, which are available by writing to MINI Financial Services at the address given below.

Customer Services
MINI Financial Services
Europa House, Bartley Way, Hook, Hants RG27 9UF

Notes relating to MONEY BY MINI
MONEY BY MINI is a trading name of MINI Financial Services.

REWARDS BY MINI is provided by BMW Financial Services (GB) Ltd. To view the Rules of REWARDS BY MINI, please visit www.moneybymini.co.uk. No purchase necessary. We reserve the right to withdraw the rewards programme at any time.

Registered Office: Europa House, Bartley Way, Hook, Hampshire RG27 9UF. Registered in England and Wales. Registered Company Number 01288537.

Notes relating to MINI Savings
MONEY BY MINI savings products are provided and administered by Newcastle Building Society which is authorised and regulated by the Financial Services Authority (FSA) and is entered in the FSA's register under number 156058.

Newcastle Building Society Principal Office: Portland House, New Bridge Street, Newcastle upon Tyne NE1 8AL. Tel: 0845 607 6160.

We may monitor and record telephone calls for training and security purposes. Calls to the 0845 number from BT landlines cost up to 5p per minute. Calls from other networks may vary.

We fully support the Banking Code and copies are available on request.

Notes relating to MINI Card
1 American Express may vary the APR, interest rates and other charges from time to time. If your application is not approved on a typical 16.9%APR, we may offer you a higher APR. Applicants must be 18 years old or over. Approval subject to status. Written details available on request.

Registered Address: American Express Services Europe Limited. Registered Office: Belgrave House, 76 Buckingham Palace Road, London SW1W 9AX, UK. Registered in England and Wales with Number: 1833139.

All information in this brochure is correct at the time of going to print and is subject to change without notice (July 2007).

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MINI Financial Services
Registered Office:
Europa House, Bartley Way
Hook, Hampshire RG27 9UF
Registered Company Number 1288537

www.mini.co.uk