



BMW
FULL CIRCLE



BMW FULL CIRCLE.
FAIR WEAR & TEAR GUIDE.



Thank you for choosing BMW Finance to purchase your Ultimate Driving Machine. You've made a great selection with BMW Full Circle.

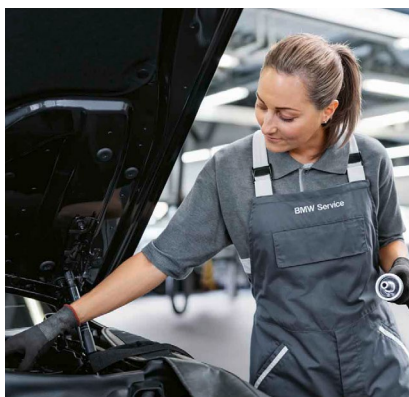
This guide will help you navigate your agreement and ensure you get the most out of your BMW experience. Please keep this information handy as it may be useful in answering many of your questions.

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1

TIPS ON HOW TO MAINTAIN YOUR VEHICLE.



Always have your vehicle serviced by an Authorised BMW Dealership at the required service intervals. Failure to regularly service your vehicle may result in your hand back being declined.

The service intervals may vary depending on your driving style and will be indicated on your vehicle display dashboard (Conditioned Based Service). In most cases, the remaining kilometres to your next service will be displayed when you start your vehicle.

In the event of an accident, please report this to your insurance company. If any repair work is required for your vehicle, it must be carried out by an Accredited BMW repairer using Genuine BMW Parts.

Repairs must comply with BMW's standards if you plan to return your vehicle. Failure to have the vehicle repaired in accordance with BMW's standards may result in your hand back being declined at the end of term. Accidents and other claims must be reported to BMW Financial Services in accordance with our terms and conditions.

Replacement tyres must be identical.

Replacement tyres should be the same size and type as the original tyres. For example, RunFlats must be replaced with RunFlats.



It's important that you maintain your vehicle throughout your agreement to avoid any repair costs if you choose to hand it back. Any damage not related to fair wear and tear may be charged.

You can find a list of items outside of fair wear & tear that can be charged on page 10 and 11.

The vehicle must also be returned in good mechanical condition.

2

UPGRADING TO A NEW VEHICLE.



Should you wish to hand back your current vehicle and upgrade to a new vehicle at the end of your Full Circle agreement, please contact your preferred BMW Dealer who will assist with test drives and advise you of your upgrade options. Please remember, if you plan to order a new vehicle, you should allow up to 3 to 6 months for your new vehicle to be built and shipped.



You can access all of the details of your current BMW Finance agreement via the BMW One app*. For more information visit **bmw.com.au/one** or search **BMW One** on the Apple App Store or Google Play Store.

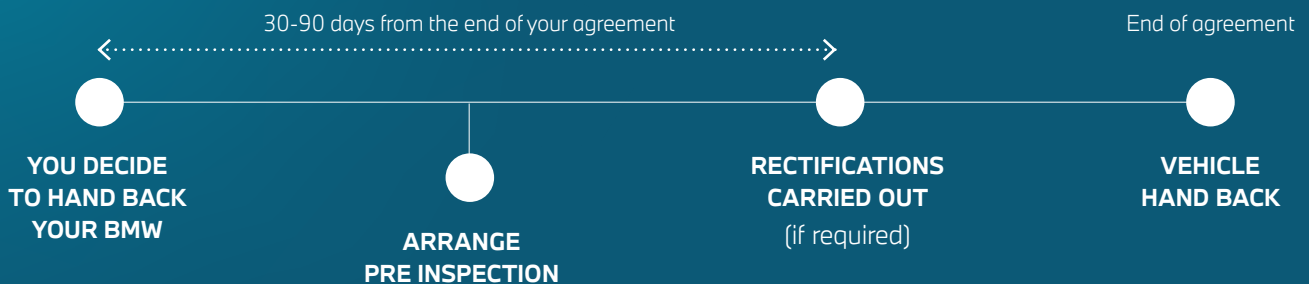
Finance provided by BMW Australia Finance Limited (ABN 78 007 101 715, Australian Credit Licence 392387). Lending criteria, fees, charges and conditions apply.

*The BMW One app is compatible with Android OS 13.3 and above, and iOS 10.0 or later. Apple, and the Apple logo are trademarks of Apple Inc., registered in the U.S and other countries. App Store is a service mark of Apple Inc. Google and the Google Logo are registered trademarks of Google Inc. © 2012 Google Inc.

3

ARRANGING YOUR VEHICLE HAND BACK.

We will send you a reminder email 90 days from your Full Circle contract maturity. The email will advise you of the options available to you as part of your Full Circle agreement. If you decide to hand back your vehicle, you must arrange a pre inspection with your local BMW Dealer between 90 and 30 days before your contract maturity. This will give you an indication of the condition of your vehicle and have any concerns rectified ahead of your final hand back.



When you go to the Dealership to complete the final handback, please make sure you take the following:



**VEHICLE REGISTRATION
CERTIFICATE**



ALL VEHICLE KEYS
(including digital where applicable)



**VEHICLE
OWNER'S MANUAL**



TYRE REPAIR KIT AND COMPRESSOR
(if your vehicle was originally equipped with these)



REMINDER: Your vehicle should be cleaned inside and out when you return it.

ADDITIONAL INFORMATION FOR FINAL HAND BACK.

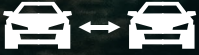
- ✓ All mechanical and electrical components, systems and accessories must be complete and in working order.
- ✓ All optioned and extra equipment (including replacement equipment and accessories, e.g. alloy wheels) installed in or on the vehicle upon delivery to you must be in or on the vehicle, complete and in working order, and if replaced, must have been replaced with the same Genuine BMW Parts.
- ✓ There are no unmatched, dented, broken, exposed or unpainted panels, body parts or bumpers but allowing for superficial scratches and scuffs to bumpers, stone chippings on front and lower sides of the vehicle, minor scratches to paint work provided that the surface of the paint is not broken and the undercoat or the metal are not visible.

Fair wear and tear does not include scrapes and scratches where the paint surface is broken (i.e. where repainting is necessary) or paint discolouration on the exterior of the vehicle, dents or other impact damage, broken or cracked lenses, roof and gutter damage caused by the fitting of a roof rack, any patent or visible signs of having been involved in an accident.
- ✓ Seats, interior trim, carpets and head lining must not have any tears, rips and cuts or stains, oil, cigarette burns, glue, chemicals or other substances that can't be removed using proprietary upholstery cleaners.
- ✓ The windshield must not be cracked, scratched or stone chipped which will not pass a roadworthy or similar test.
- ✓ The battery must be capable of being charged and operate efficiently in all respects.
- ✓ The tyres must be matching and must not have any damage to tyre treads and sidewalls or insufficient tread to pass a roadworthy or similar test and the wheels (including wheel rims) must not be damaged.
- ✓ The vehicle has been serviced and maintained in accordance with the manufacturer's recommended schedule by an authorised BMW Dealership.
- ✓ Any repairs to the vehicle have been made by an accredited BMW repairer using Genuine BMW Parts.
- ✓ Kilometres already travelled in a demonstrator or used vehicle prior to the vehicle being financed are included in the contractual kilometre allowance. (i.e. If the kilometre allowance is 80,000km then the vehicle odometre must not exceed 80,000km at hand back.)

See the General Conditions Booklet for further details.

4

HAND BACK PROCESS.



When you hand back your vehicle at the end of your Full Circle agreement, your vehicle will be appraised (either within the Dealership or through an external third party). You are required to be present for the duration of the appraisal.



After the appraisal is conducted, the specialist will determine the cost (if any) to rectify the vehicle to 'Good Working Condition'. This is all documented on an inspection form that will be presented to you for review and acknowledgment.

THE INSPECTOR WILL CHECK THE VEHICLE FOR THE FOLLOWING:

- The mechanical functionality of the vehicle
- The vehicle interior condition
- The vehicle exterior condition
- The total kilometres travelled and
- Tyre wear

Any other matters as set out in the General Conditions Booklet.



The inspection form is then signed by you before it is sent to BMW Financial Services. BMW Financial Services will finalise the invoice for any damage (if applicable).



After receipt of the inspection report, BMW Financial Services shall, where applicable, provide you with an estimate of:

- Rectification costs to return the vehicle to 'Good Working Condition', by reference to the inspection report and
- Excess kilometres recorded where applicable

HAND BACK PROCESS.

You can only exercise the guaranteed future value hand back option if we are satisfied that among other criteria detailed in your contract:

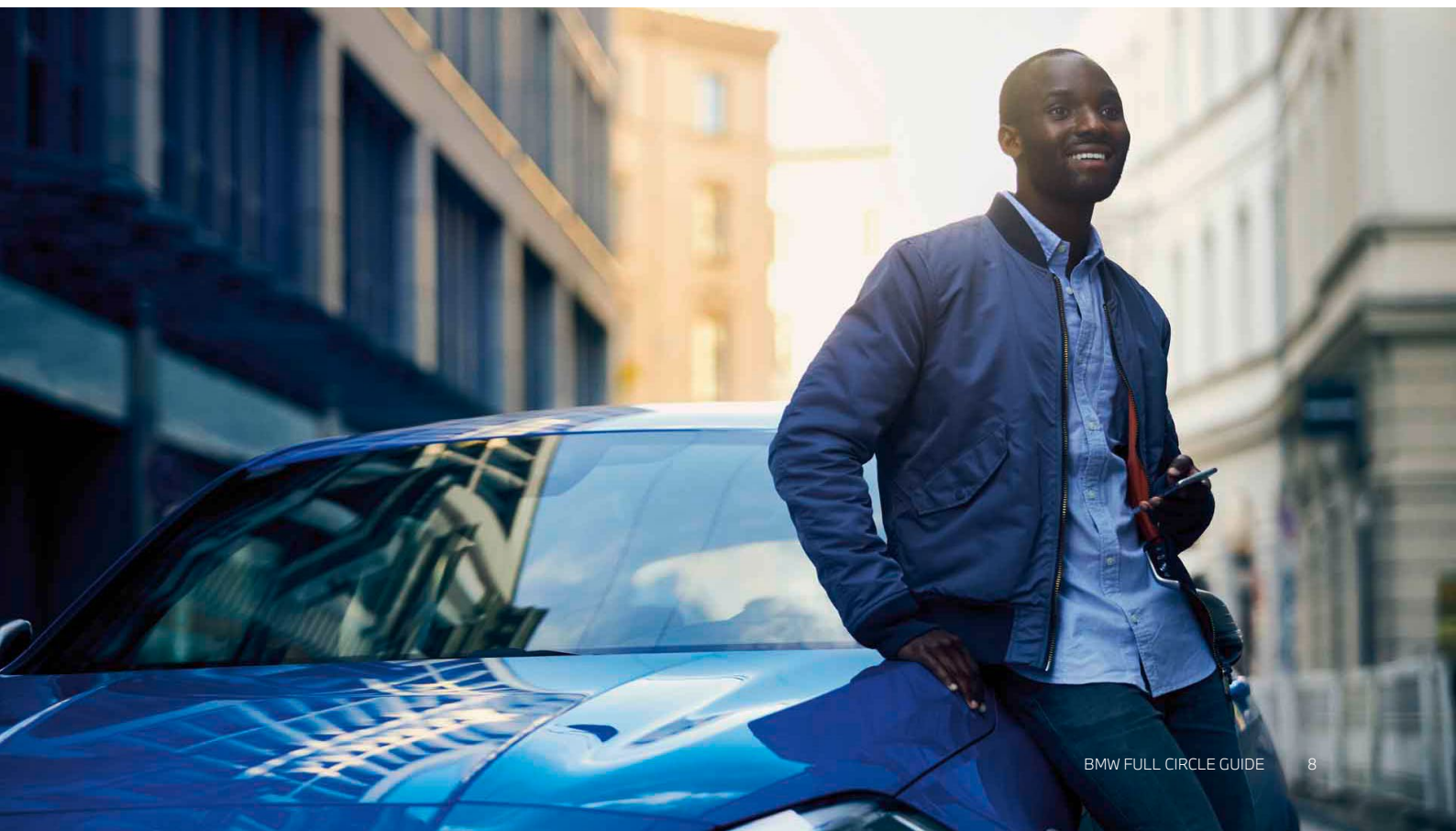
- The motor vehicle has not exceeded the excess kilometre allowance (no more than 5,000km above the contractual kilometre allowance) and
- You have paid any excess usage fee. The excess usage fee is calculated as \$0.75 for each kilometre in excess of the Total Kilometre Allowance. If you are within your contractual kilometres, there will be no charge.
- Keep in mind that if you have purchased a demonstrator or a used vehicle, kilometres already travelled prior to the vehicle being financed are included in the contractual kilometre allowance. (i.e. If the kilometre allowance is 80,000km then the vehicle odometre must not exceed 80,000km at hand back.)

Payment of the rectification costs can be made via:

- Electronic Funds Transfer
- BPAY
- Within the Dealership

You may not be able to exercise your Full Circle Option until the vehicle is in Good Working Condition, and funds for excess kilometres have been paid.

The End of Term Inspection Specialist can send you a copy of the inspection report if you request this for your record keeping.



5 RECTIFICATION GUIDE.

The images below will give you an indication of the inspection that will be conducted on your BMW and potential findings that could result in rectification costs.

SEATS



Degraded interior with cigarette burns and tears or indelible stain.

FLOOR MATS



TRIM



Nail-sensitive scratch or tearing of material. Broken trim or bad repair quality.

EXTERIOR



Dirty exterior.

SCUFFS



More than 25mm in length and depth and more than 2 per panel.

SCRATCHES



DENTS



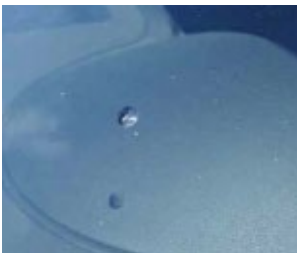
Greater than 20mm diameter or paint surface penetration.

PAINT DEFECT



Poor paint job, with paint dripping (if painted through a non-authorised repairer).

CHIPS



Major chips, bullseyes and stars (and minor chips in field of vision).

CRACKS



Non-operational or cracked/broken headlights or lenses.

RIMS



Scratches greater than 25mm in length and wider than 1mm.

TYRES



The make, dimension and characteristics of the tyres must be identical on the two front and rear wheels (within roadworthy certificate guidelines).

REGISTRATION



To be eligible for hand back, you must be the registered owner of the vehicle at the time of hand back.

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FAIR WEAR & TEAR GUIDE.

	COMPONENT	FAIR WEAR & TEAR?
General	Missing service manual, owner's manual	No
	Missing keys or security system remote (if applicable)	No
Equipment	Missing / damaged cigarette lighter, knobs, trims, aerials	No
	Missing / damaged tools, jack	No
	Information stored in GPS / Satellite Navigation systems should be deleted for your data protection	Information
Glass	1 or 2 minor chips, bullseyes and stars (not in field of vision)	Yes
	Major chips, bullseyes and stars (and minor chips in field of vision)	No
	Non-operational or cracked / broken headlights or lenses	No
Tyres	Not roadworthy	No
	Missing spare tyre (where applicable)	No
Wheel Trims	Missing, split, badly disfigured, heavy scuffing	No
	Minor scuffing	No
Mouldings / Grille / Bumpers / Mudflaps	Minor parking damage – scuffing, light scratches	Yes
	Medium damage – divots, gouging, minor dents, cracks	No
	Major damage – rips, major dents, distortions, holes	No
	Missing moulds, grilles, bumpers or mudflaps originally fitted to the vehicle	No
Interior – Trim / Upholstery / Carpets / Controls	Screw holes from car phone removal	No
	Seats / trim – burnt, cut, holed, ripped, visible repairs	No
	Soiling to seats and carpets – caused by normal use	Yes
	Permanent soiling to seats and carpets – caused by abuse, spills, grease	No
	Rips, cuts, marks, splits to trim and controls	No
	Normal odours	Yes
	Tobacco smells	No
	Missing or inferior quality replacement controls	No
	Torn or split luggage area trim panels and floor coverings	No

FAIR WEAR & TEAR GUIDE.

	COMPONENT	FAIR WEAR & TEAR?
Mechanical Condition	Failure to service and maintain the vehicle as per BMW's recommendations, resulting in premature component or assembly failure (e.g. engine seizure, metal to metal brakes, transmission failure)	No
Paint / Body	Minor scratching – less than 25mm in length and shallow, 2 per panel	Yes
	Major scratching – more than 25mm in length and deep, more than 2 per panel	No
	Minor touch ups or minor flaking	Yes
	Prominent touch-ups, spoils from bird/tree droppings, major flaking	No
	Evidence of poor repairs, colour mismatch, misalignment between panels	No
	Major abrasions – more than 25mm, signs of constant use of automatic car wash	No
	Dents – greater than 20mm diameter or paint surface penetration	No
	Dents – less than 20mm diameter, no paint surface penetration and no more than 2 per panel	Yes
	Hail damage, buckling, distortion, missing badges	No
	Minor stone chipping on bonnet, lower doors, wheel guards	Yes
	Prominent areas of major stone chipping	No
	Un-repaired or poorly repaired aerial holes (or aerial must be left in place)	No
	Damage caused to the vehicle due to the attachment or removal of decals / stickers	No
	Damage to paintwork from bird and animal droppings	No
Underbody	Minor dents and deformations	Yes
	Major impact damage	No
	Exhaust leaks which are the result of visible damage to the exhaust system	No

IF YOU NEED ANY FURTHER INFORMATION ON YOUR FULL CIRCLE AGREEMENT PLEASE CONTACT US.



Phone: 133 BMW (133 269)
Monday to Friday 8.30am to 5.30pm



You can also access all of your BMW Finance account information via the BMW One app.
bmw.com.au/one