



The BMW & MINI Retailer Employee Car Scheme is your new best-in-class employee benefit, offering Retailer employees the exclusive opportunity to own and drive a new BMW or MINI vehicle. Eligible employees can now take advantage of no deposit, competitive repayments and 6 month contracts.

Please take time to read through this pack to discover how the BMW & MINI Retailer Employee Car Scheme could be the perfect way for you to drive the BMW or MINI you have always wanted.

If you wish to take advantage of this exclusive benefit or require further information, contact your on-site Scheme Co-ordinator for guidance. The BMW & MINI Retailer Employee Car Scheme also offers a dedicated Helpdesk for assistance.

WHY CHOOSE THE SCHEME?

The scheme offers a selection of unique and exclusive benefits, available only to eligible employees of BMW and MINI Retail Centres. Simply register at **www.bmwminicscs.co.uk** to explore the benefits and discover how the scheme can work for you.

A new BMW or MINI Road tax & manufacturer No deposit & Fixed, low no hidden fees monthly repayments every 6 months warranty included Payments taken No employee Credit 2 cars per 1,000 miles household per month contracts a month in arrears Reference Agency check*

^{*} Please see scheme FAQs in the Help Centre, on your scheme website for more information.

SCHEME PROCESS.

The vehicle you want is now always within reach, simply follow the six step guide below and you could be driving your dream BMW or MINI quicker than expected thanks to specifically designed scheme processes and a dedicated Helpdesk.



1. Registration and Quoting

To arrange a quotation for a vehicle on the BMW & MINI Retailer Employee Car Scheme, register on the scheme website. Once registered, you will be able to view the choice list and select a vehicle. Your Scheme Co-ordinator will then generate a quote.



4. Delivery

Delivery of your new vehicle must take place at your BMW or MINI Retail Centre. You will be notified of available delivery and the registration number by your Scheme Co-ordinator, who will also manage taxing your new vehicle.



2. Ordering

Once you are happy to proceed with a quote, the vehicle will be approved and ordered by your Scheme Co-ordinator. Scheme documentation will then be generated for you to complete.



5. Insurance

All employees must obtain Fully Comprehensive Insurance for their new scheme vehicle. If you require more information, please visit the 'Insurance Guide' page on **www.bmwminicscs.co.uk**



3. Documentation

At the time you sign your Credit Sale Agreement, a Payroll Instruction Form must be completed and returned to your Scheme Co-ordinator. If signed electronically, this process is completed automatically.



6. Renewal

You will be contacted before the end of your contract to arrange the order of a replacement vehicle. This process is handled by your Scheme Co-ordinator and offers a smooth transition to a replacement scheme vehicle.

WE'VE MADE SCHEME INSURANCE SIMPLE.

Scheme vehicles must have Comprehensive Insurance, specifying you (the employee) as the Legal Owner and Car Benefit Car Schemes Limited as the Registered Keeper. Our partner, Autonet Insurance, makes this straightforward. Providing all scheme drivers with a tailored package, meeting all requirements at a competitive price. Alternatively, you may approach an insurance provider of your choice.



A panel of insurers

To provide you with a competitive quote.



No change over fee

When changing scheme vehicles.



Documentation

You will not be required to provide proof of insurance.



Full loan settlement

No GAP insurance will be required.

To get a quote, call Autonet Insurance on:

03303 438 605

YOUR GUIDE TO FAIR WEAR & TEAR.

The guide to 'fair wear and tear' shows acceptable return standards and common associated issues. Any excess wear and tear and/or damage that requires repair, could result in a charge to the employee at the end of agreement. Should your scheme vehicle-become damaged, please inform your Scheme Co-ordinator immediately.



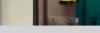
Door Mirrors

Missing, cracked, badly scuffed or damaged door mirrors are not acceptable (shown). If adjustable and/or heated, they must work correctly.



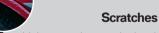
Windscreen

All glass should be kept clean for safety reasons and so that damage is easy to see. Damage in the driver's direct line of sight or affecting heating elements should be repaired immediately. Chips must be repaired.



Tyres

All tyres, including the spare tyre, must meet minimum UK legal requirements (1.6mm) and comply with manufacturer's recommendations of tyre type.



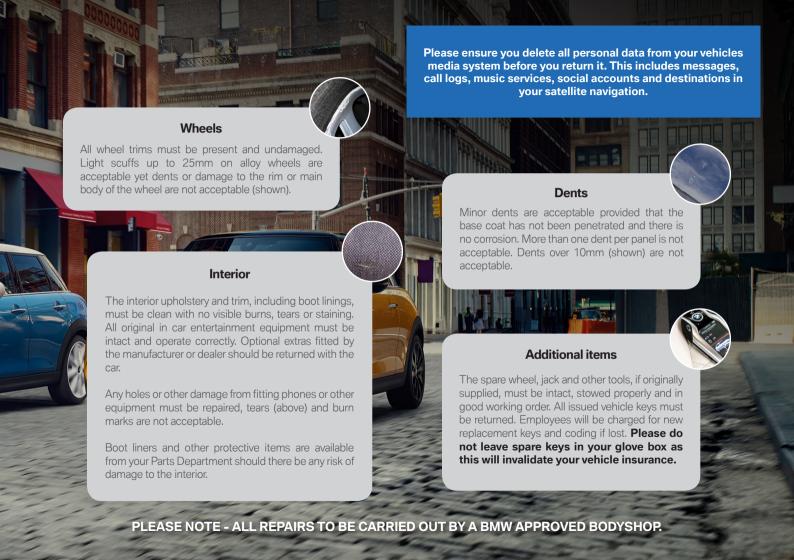
Light scratches and abrasions up to 25mm long are acceptable as long as they have not penetrated the base coat and there is no corrosion. Scratches longer than 25mm (shown), or through to the base coat, are not acceptable.



Lights, Lamps & Lenses

Lights, lamps and lenses must be working with no holes or cracks.

Please note: This guide is an illustration of common practice, your BMW or MINI Retailer may have additional guidelines in place. Contact your Scheme Co-ordinator for more information.



BMW & MINI RETAILER EMPLOYEE CAR SCHEME

Website: www.bmwminicscs.co.uk Email: help@carbenefitsolutions.co.uk

Helpdesk: 0161 826 0000



Car Benefit Solutions, The Barracks, 400 Bolton Road, Bury, Lancashire, BL8 2DA. Authorised and Regulated by The Financial Conduct Authority 10/04/18