



Where can customers find prices for the various models and lease periods? Only upon consultation in the showroom or is there information available online? Audi and Mercedes have online calculators. Will BMW be offering this?

Customers can find out additional information upon visiting or calling the showroom. At this time, BMW only offers an online calculator for Hire Purchase.

Is there a fixed cost with FLOW by BMW?

There is an initial sign-up fee with FLOW by BMW; however, after 18 months the customer is eligible for cash rebates from 19 months up to 60 months.

By fulfilling the full 60 months, the customer has the opportunity to recoup the entire initial sign-up fee.

How does the cash rebate portion of the program work after the initial 18-month contract period?

Rebates are accumulated from 19 months up to 60 months and will be paid out to the customer upon termination.

Are the monthly payments tagged to prevailing COE prices?

As these are brand new cars, the monthly payments are tagged to prevailing COE prices..

How much does it cost to switch to a new car after 18 months?

A new sign-up fee will apply for the new car; however, there is no penalty for terminating the initial contract after 18 months.

What are the terms and conditions tagged to FLOW by BMW?

- Car specifications may vary.
- Options and features are model-dependent.
- Monthly costs may vary based on fluctuating COE prices.
- After 18 months, the car may be returned with no penalty.

Has BMW Financial Services offered a leasing programme in Singapore before?

BMW Financial Services has offered 3-7 year leasing program in partnership with Sime Darby Services (since August 2018) and Goldbell Car Rental (since November 2018).
This is the first programme with an 18-month contract for a brand new BMW.

**FLOW by BMW.
FREQUENTLY ASKED QUESTIONS.**



FLOW by BMW

MODEL	UPFRONT COST	MONTHLY COST*	REBATES** (after 18 months)
BMW X1 sDrive18i xLine	\$18,000	\$3,000	~\$428/ month
BMW 2 Series Gran Tourer Sport	\$16,000	\$2,600	~\$380/ month
BMW 330i Luxury	\$23,000	\$3,720	~\$547/ month
BMW 520i Sport	\$27,000	\$3,588	~\$642/ month

*Monthly costs may vary based on fluctuating COE prices.

**Rebates are accumulated from 19 months up to 60 months and will be paid out to the customer upon termination.

- Example #1: Customer terminates BMW X1 contract after 24 months, customer will be paid ~\$2,568 upon termination.
- Example #2: Customer terminates BMW X1 contract after 60 months, customer will be paid ~\$17,976 upon termination.

***Prices listed above do not include GST and are for illustration only, please contact dealer for updated costs.

FLOW vs. Comprehensive Leasing vs. Hire Purchase

	FLOW (Minimum 18- month lease)	COMPREHENSIVE LEASING (Minimum 3-year lease)	HIRE PURCHASE (with financing)
Sign-up fee	X	-	-
Security deposit	-	X	-
Down payment	-	-	40%
Comprehensive Motor Insurance	X	X	-
Road Tax	X	X	-
Routine Servicing (5 years)	X	X	-
BSI Plus (5 years)	X	X	-
Cash Rebates (after 18 months)	X	-	-
BMW Road Assistance	X	X	X
Flexible Duration	No penalty after 18 months	Early termination requires full-term payment	Early settlement penalty
Unlimited Mileage	X	X	X
Personal Total Debt Service Ratio unaffected	X	X	-

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FREQUENTLY ASKED QUESTIONS.**



FLOW vs. Comprehensive Leasing vs. Hire Purchase for BMW 520i Sport over 3-year period

	FLOW (Minimum 18- month lease)	COMPREHENSIVE LEASING (Minimum 3-year lease)	HIRE PURCHASE (with financing)
Initial costs	\$27,000 (sign-up fee)	\$14,997 (security deposit)	\$109,555 (40% down payment)
Monthly Costs	\$3,588*	\$4,999*	\$4,932
Cash Rebate from 19 th - to 36 th month)	+\$11,571	-	-
TOTAL COST	\$144,597	\$179,964 (initial costs refunded)	\$287,107

*Prices listed above do not include GST and are for illustration only, please contact dealer for updated costs.

FLOW vs. Comprehensive Leasing vs. Hire Purchase for BMW 520i Sport over 5-year period

	FLOW (Minimum 18- month lease)	COMPREHENSIVE LEASING (Minimum 5-year lease)	HIRE PURCHASE (with financing)
Initial costs	\$27,000 (sign-up fee)	\$14,997 (security deposit)	\$109,555 (40% down payment)
Monthly Costs	\$3,588*	\$4,299*	\$3,106
Cash Rebate from 19 th - to 60 th month)	+\$27,000	-	-
TOTAL COST	\$188,280	\$257,940 (initial costs refunded)	\$295,915

*Prices listed above do not include GST and are for illustration only, please contact dealer for updated costs.