

BMW Financial Services

Consumer Credit Application



A. FINANCE AND VEHICLE INFORMATION

Type of Contract <input checked="" type="checkbox"/> Lease <input type="checkbox"/> Pre-Pay Lease <input type="checkbox"/> Select <input type="checkbox"/> Retail <input type="checkbox"/> OwnersChoice	Center Number	Center Name	Phone	Contact
CONTRACT FINANCE INFORMATION	MSRP \$	Selling Price \$	Cash Down \$	Net Trade In \$
	Other Charges \$	Amount Financed \$	Term \$	Monthly Payment \$
VEHICLE INFORMATION	Year <input type="checkbox"/> New <input type="checkbox"/> Used <input type="checkbox"/> Demo	Make	Model	Mileage
TRADE IN INFORMATION	Year	Make	Model	Mileage

B. PRIMARY PERSONAL INFORMATION

PERSONAL INFO	Social Security Number	Last Name	First Name	Middle Initial	Jr./Sr.
	Date of Birth	Cell Phone	Home Phone	E-Mail	
	Present Address	City	State	Zip	County
	Previous Address	City	State	Zip	County
	Nearest Relative Not Living With You - Last Name	First Name	Home Phone		
EMPLOYMENT	Employer Name	Employer Phone	Years of Service	Occupation	
	Business Address	City	State	Zip	Gross Annual
	Previous Employer	Employer Phone	Years of Service	Occupation	
	Other Annual Income \$	Source of Annual Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.)	Self Employed?		
	Education Background (Highest Level)	<input type="checkbox"/> High School <input type="checkbox"/> 2 Yr. College <input type="checkbox"/> 4 Yr. College <input checked="" type="checkbox"/> Graduate School			
FINANCE	Residence	Monthly Payment \$	Personal Finance		
	<input type="checkbox"/> Mortgage <input type="checkbox"/> With Relatives <input type="checkbox"/> Renting <input checked="" type="checkbox"/> Own Free & Clear		<input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	Have You Ever Obtained Credit Under a Different Name?		Have You Ever Filed Bankruptcy?		

C. CO-APPLICANT PERSONAL INFORMATION

PERSONAL INFO	Social Security Number	Last Name	First Name	Middle Initial	Jr./Sr.
	Date of Birth	Cell Phone	Home Phone	E-Mail	
	Present Address	City	State	Zip	County
	Previous Address	City	State	Zip	County
	Nearest Relative Not Living With You - Last Name	First Name	Home Phone		
EMPLOYMENT	Employer Name	Employer Phone	Years of Service	Occupation	
	Business Address	City	State	Zip	Gross Annual
	Other Annual Income \$	Source of Annual Income (Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying the obligation.)	Self Employed?		
	Education Background (Highest Level)	<input type="checkbox"/> High School <input type="checkbox"/> 2 Yr. College <input type="checkbox"/> 4 Yr. College <input type="checkbox"/> Graduate School			
	Residence	Monthly Payment \$	Personal Finance		
FINANCE	<input type="checkbox"/> Mortgage <input type="checkbox"/> With Relatives <input type="checkbox"/> Renting <input type="checkbox"/> Own Free & Clear		<input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	Have You Ever Obtained Credit Under a Different Name?		Have You Ever Filed Bankruptcy?		
	<input type="checkbox"/> No <input type="checkbox"/> Yes (List Names)		<input type="checkbox"/> No <input type="checkbox"/> Yes (Date / /)		

D. COMMENTS

Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Previous BMW Financial Services Customer Yes <input type="checkbox"/> No <input type="checkbox"/> Waive Security Deposit per Program (include acct. # or VIN in comments) Yes <input type="checkbox"/> No <input type="checkbox"/> Waive Security Deposit with Rate Adder Yes <input type="checkbox"/> No <input type="checkbox"/> Certified Pre-Owned Yes <input type="checkbox"/> No <input type="checkbox"/> Foreign National (Fax Foreign National Checklist) Yes <input type="checkbox"/> No <input type="checkbox"/> College Grad Program	Additional Comments:
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Center Name

Applicant's Name

PALL SPERA

SPECIAL NOTICES:

CALIFORNIA RESIDENTS: A married applicant may apply for an individual account.

OHIO RESIDENTS: Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

NEW YORK RESIDENTS: Upon your request, you will be informed whether or not a consumer report was requested, and if so, the name and address of the agency that furnished such report.

MARRIED WISCONSIN RESIDENTS: Wisconsin law provides that no provision of any marital property agreement, or unilateral statement or court order applying to marital property will adversely affect a creditor's interests unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision.

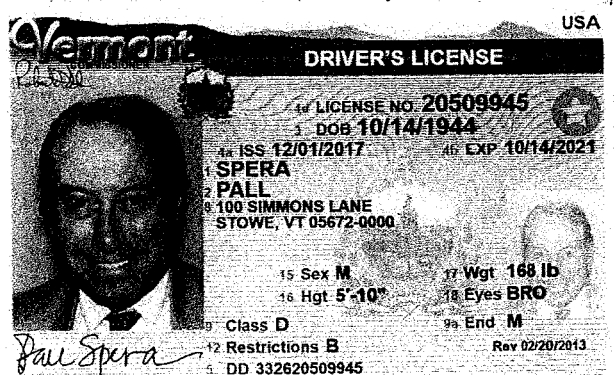
If you are making this application individually, and not jointly with your spouse, please be sure that the full name and current address of your spouse is properly disclosed in Section B on the front cover of this application.

MASSACHUSETTS RESIDENTS: Massachusetts law prohibits discrimination on the basis of marital status or sexual orientation.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

LIST ALL OPERATORS IN ORDER OF MOST FREQUENT USE:	% of Vehicle Use		Birth Dates			Operator's License Number	State	Years Licensed
			Mo.	Day	Yr.			



The information in this application is true and correct to the best of my knowledge. I authorize BMW Financial Services ("you"), a group that includes BMW Financial Services NA, LLC, BMW Bank of North America, and Financial Services Vehicle Trust, and Dealer to request information from me and to make whatever inquiries you consider necessary and appropriate (including requesting a consumer report from consumer reporting agencies) in considering granting me credit and for the purpose of any updates, renewals, extensions of credit, reviewing or collecting my account, offering me other products and services or for any other lawful purpose. You will rely on this information in deciding whether to grant the credit requested. My application will be considered by the appropriate creditor in the BMW Financial Services group depending on the type of credit I request. If I change the type of credit that I am requesting, I hereby request that a second creditor in your group offering the requested type of credit consider my application; and I consent to Dealer and both creditors reviewing my credit report. I understand that various communications from the creditor to me may be conducted under your group name of BMW Financial Services. I understand that you will retain this application whether or not credit is approved. I understand you use automatic telephone dialing systems, prerecorded/artificial voice messages and text messages to communicate with your customers. I expressly consent to receive autodialed calls, prerecorded/artificial voice messages, and text messages from you or third parties that work for you, using any telephone number I have provided to you, including any number provided on this application, even if that number is for a wireless telephone and/or using that number results in charges to me.

NOTICE TO APPLICANT(S): BY SIGNING BELOW, APPLICANT(S) AUTHORIZE SUBMISSION OF THIS CONSUMER CREDIT APPLICATION TO BMW FINANCIAL SERVICES, 5550 BRITTON PARKWAY, HILLIARD, OH 43026-7456.

Paul Spiera
Applicant Signature

7/29/2020
Date

Co-Applicant Signature

Date