

BMW Financial Services



December 16, 2015

Mr. Eric Sutton

Reference / 2015 BMW 528i Sedan
Subject **Consumer Financial Protection Bureau case number:**

Dear Mr. Sutton:

Thank you for allowing BMW Financial Services ("BMW FS") the opportunity to respond to your recent complaint submitted to the Consumer Financial Protection Bureau regarding your account.

After receiving your complaint, we reviewed your account records and determined that you signed a Motor Vehicle Retail Installment Contract – Georgia (Owner's Choice) (the "Contract") on October 12, 2015. In your complaint, you state that the dealership where you purchased your vehicle, United BMW of Gwinnett Place, did not explain to you during the sale negotiations that your Contract was limited to 10,000 miles per year and additional miles could not be purchased. You also state that there is no reasonable way for a customer to understand the Owner's Choice program other than relying on the description provided by the dealership.

All of the provisions of the Owner's Choice program, including the fact that it is a retail installment agreement rather than a lease, and that there is a charge for additional miles driven beyond the contractual limit, are clearly described on the first page of the Contract. Section 4 of your Contract states you will be charged "excess mileage fees of \$.20 for each mile driven in excess of 10,000 miles per year." The option to purchase additional mileage at a discounted rate is not included in your Contract, and this option is not allowed unless the Contract specifically provides for it.

BMW FS is an indirect financing provider and is a separate and unrelated business entity from United BMW of Gwinnett Place. BMW FS only accepted assignment of your Contract after you negotiated its terms with the dealership. Because BMW FS was not present during the Contract negotiations, we cannot comment on any discussion that might or might not have taken place.

We are committed to providing you with the highest level of service. If you have any questions, please contact me, Brady Houseman at (800) 578-5000, Monday through Friday, from 9:00 a.m. to 6:00 p.m. ET, or by mail at either address listed on this letter.

Yours sincerely,

Senior Account Specialist
BMW Financial Services NA, LLC

enclosure: Motor Vehicle Retail Installment Contract – Georgia (Owner's Choice)

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Services NA, LLC

BMW Group Company

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