



MINI FINANCIAL SERVICES





EXPLORE FINANCING SOLUTIONS TAILORED TO YOUR NEEDS.

MINI EASY DRIVE FINANCING.

Experience flexible MINI ownership with lower monthly instalments, a Guaranteed Future Value (GFV), and the freedom to choose your next step at the end of your financing tenure.

MINI STRAIGHT LINE FINANCING.

A straightforward financing solution with fixed monthly instalments, delivering certainty, convenience, and peace of mind throughout your ownership journey.

MINI STEP-DOWN FINANCING.

Enjoy greater financial flexibility with instalments that decrease over time, helping make your MINI ownership journey more rewarding and manageable.

MINI STEP-UP FINANCING.

Begin your MINI ownership journey with lower monthly instalments today, with payments that progressively increase to match your anticipated income growth.

THE EASY WAY TO OWN A MINI WITH EASY DRIVE FINANCING.

Model (YM2025)	Recommended Retail Price (RRP)	Easy Drive Cash Rebate ²	MINI Protection+ ³	5-year Easy Drive Monthly Instalment ¹	5-year Straight Line Monthly Instalment ⁴	Savings with Easy Drive (RM)	Savings with Easy Drive (%)
MINI Cooper S 3 Door	283,888	5,000	Yes	2,678	3,986	1,308	33%
MINI Cooper SE 3 Door	193,888		Yes	1,898	2,458	560	23%
MINI John Cooper Works E 3 Door	218,888		Yes	2,176	2,801	625	22%
MINI Aceman Cooper SE	213,888		Yes	2,125	2,705	580	21%
MINI Aceman John Cooper Works E	233,888		Yes	2,341	2,980	639	21%
MINI Countryman Cooper S ALL4	258,888	5,000	Yes	2,160	3,282	1,122	34%
MINI Countryman Cooper SE ALL4	258,888		Yes	2,732	3,433	701	20%
MINI Countryman John Cooper Works	393,888	5,000	Yes	3,789	5,368	1,579	29%
MINI Cooper S Convertible	318,888	5,000	Yes	2,946	4,466	1,520	34%

Terms and conditions apply. Offers valid until 30th September 2026.

1 : Easy Drive Financing (20,000km/year) with 75% MoF on RRP without MSRI after deducting Easy Drive Rebate and other applicable campaign rebates.

2 : Cash Rebate on vehicle price exclusively for customers of Easy Drive Financing.

3 : Complimentary MINI Protection+ Insurance is for all Easy Drive Financing.

4 : Straight Line Financing with 75% MoF on RRP without MSRI after deducting applicable campaign rebates.

MINI Protection+ is MINI Ultimate Protection Insurance (UPI) underwritten by Allianz General Insurance Company (Malaysia) Berhad 200601015674 (735426-V).

THE EASY WAY TO OWN A MINI WITH EASY DRIVE FINANCING.

Model (YM2026)	Recommended Retail Price (RRP)	Easy Drive Cash Rebate ²	MINI Protection+ ³	5-year Easy Drive Monthly Instalment ¹	5-year Straight Line Monthly Instalment ⁴	Savings with Easy Drive (RM)	Savings with Easy Drive (%)
MINI Cooper S 3 Door	283,888		Yes	2,714	4,131	1,417	34%
MINI Cooper S 5 Door	293,888		Yes	2,987	4,277	1,290	30%
MINI Convertible Cooper S	318,888		Yes	2,999	4,640	1,641	35%
MINI John Cooper Works 3 Door	318,888		Yes	3,193	4,640	1,447	31%
MINI Countryman Cooper S ALL4	260,888		Yes	2,189	3,420	1,231	36%
MINI Countryman John Cooper Works	393,888		Yes	4,012	5,732	1,720	30%
MINI Cooper SE Paul Smith Edition	222,222	5,000	Yes	2,339	3,053	714	23%
MINI John Cooper Works E 3 Door Victory Edition	230,888	5,000	Yes	2,590	3,345	755	23%
MINI John Cooper Works 3 Door GP Inspired Edition	333,888	5,000	Yes	3,361	4,859	1,498	31%

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WHY EASY DRIVE FINANCING?

AFFORDABILITY: Up to 40% Lower Monthly Instalments



Pay less monthly because you only pay for what you plan to use. The larger final payment is optional.

FLEXIBILITY: 4 end-of-term options to choose from.



UPGRADE.
For those who love a new car. Trade in and move into a new MINI.



RETURN.
What sets Easy Drive apart. Hand back the keys and walk away*.



SETTLE/EXTEND.
For those who can't part with their beloved car, simply settle or extend your final payment. Either way, you get to keep your car.

PEACE OF MIND: Guaranteed Future Value (GFV).

GFV is our guaranteed value for your car at the end of your financing tenure.
What does this mean to you?

A win-win situation regardless of your car's market value.

Market Value > GFV



UPGRADE.
Pocket the balance or use it to upgrade.

Market Value < GFV

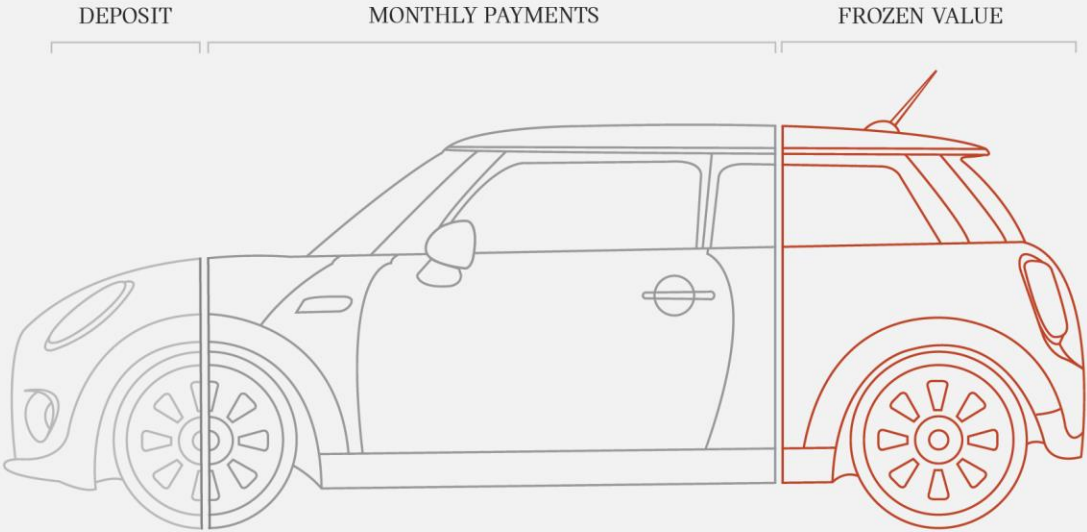


RETURN.
Hand back the keys and walk away* at no additional cost.

*Additional charges may be payable for both excess mileage (actual mileage higher than agreed contract mileage) and vehicle condition (assessed by an independent appraiser).

HOW EASY DRIVE FINANCING WORKS.

INITIAL PAYMENT		MONTHLY INSTALMENT		FINAL PAYMENT
VARIABLE		VARIABLE		FIXED
CUSTOMISE DOWN PAYMENT		CUSTOMISE LOAN TENURE	CUSTOMISE MILEAGE OPTIONS	YOUR CAR IS SECURED AT
10% - 30%		3, 4 or 5 years	20,000 or 25,000 km	GUARANTEED FUTURE VALUE (GFV%)



Terms and conditions apply. BMW Credit (Malaysia) Sdn. Bhd. (Company No. 198101009225 (75342D)) ("MINI Financial Services"). A company of BMW Group Financial Services.

STRAIGHT UP, NO FUSS – WITH STRAIGHT LINE FINANCING.

Experience hassle-free ownership with Straight Line Financing, featuring fixed monthly instalments for greater peace of mind and financial certainty.

BENEFITS.

- Fixed monthly instalments.
- No large final payment to worry about.
- No mileage limitation for full flexibility.
- You become the proud owner of the vehicle.

Model	Year Make	Recommended Retail Price (RRP)	Interest Rate
MINI Countryman Cooper S ALL4	2025	258,888	From 0.88%*
MINI Countryman Cooper SE ALL4	2025	258,888	
MINI Aceman Cooper SE	2025	213,888	
MINI Aceman John Cooper Works E	2025	233,888	
MINI Cooper SE 3 Door	2025	193,888	
MINI John Cooper Works E 3 Door	2025	218,888	
MINI Countryman Cooper S ALL4	2026	260,888	
MINI Cooper SE Paul Smith Edition	2026	222,222	

Terms and conditions apply. Offers valid until 30th September 2026.

*Applicable only for 2 years financing.





STEP-DOWN FINANCING: LOWER INSTALMENTS OVER TIME.

Introducing Step-Down Financing – instalments that reduce over time, design for smarter ownership.

Model	Year Make	Recommended Retail Price (RRP)	Interest Rate
MINI Countryman Cooper S ALL4	2025	258,888	1.78%*
MINI Countryman Cooper SE ALL4	2025	258,888	
MINI Aceman Cooper SE	2025	213,888	
MINI Aceman John Cooper Works E	2025	233,888	
MINI Cooper SE 3 Door	2025	193,888	
MINI John Cooper Works E 3 Door	2025	218,888	
MINI Countryman Cooper S ALL4	2026	260,888	
MINI Cooper SE Paul Smith Edition	2026	222,222	

Terms and conditions apply. Offers valid until 30th September 2026.
*Exclusively for 3 to 5-year tenures only.

STEP-UP FINANCING: A FINANCING PLAN THAT GROWS AS YOU DO.

Designed for your evolving lifestyle, MINI Step-Up Financing offers lower monthly instalments at the beginning of the tenure, providing greater flexibility today while growing alongside your future ambitions.

Model	Year Make	Monthly Instalment
MINI Aceman Cooper SE	2025	From RM1,633*

Terms and conditions apply. Offers valid until 30th September 2026.

*Exclusively for MINI Aceman SE (YM 2025) with 5-year and 7 years tenures only.

Monthly instalments payment based on 90% MOF on RRP without MSRI after deducting campaign rebates.

