

IMPORTANT INFORMATION

Interest Rates and Interest Charges	
ANNUAL PERCENTAGE RATE (APR) for Purchases	<p>0.00% introductory APR for fifteen months.</p> <p>After that, your APR will be 13.49% to 24.49%, depending on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Balance Transfers	<p>13.49% to 24.49%, depending on your creditworthiness.</p> <p>This APR will vary with the market based on the Prime Rate.</p>
APR for Cash Advances	<p>25.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p>
Penalty APR and When it Applies	<p>29.49%</p> <p>This APR will vary with the market based on the Prime Rate.</p> <p>This APR may be applied to your account if you</p> <ol style="list-style-type: none"> 1) Make a late payment; or 2) Make a payment that is returned. <p>How Long Will the Penalty APR Apply?: If your APRs are increased, the Penalty APR will apply until you make six consecutive minimum payments when due.</p>
How to Avoid Paying Interest on Purchases	<p>Your due date is at least 22 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month.</p>
Minimum Interest Charge	<p>If you are charged interest on purchases, the charge will be no less than \$0.50.</p>
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/credit-cards/.</p>

Fees	
Annual Fee	None.
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer: Either \$5 or 4% of the amount of each Balance Transfer, whichever is greater. • Cash Advance: Either \$10 or 4% of the amount of each Cash Advance, whichever is greater. • International Transaction: 3% of each transaction in U.S. dollars.

Penalty Fees

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| • Late Payment | Up to \$35. |
| • Returned Payment | Up to \$35. |

How We Will Calculate Your Balance: We use a method called "daily balance (including new transactions)."

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information is accurate as of 12/22/2015.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: 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.

By completing and returning the MINI Card Application, you are requesting a credit card. You certify that the information you provided in your MINI Card Application is true, correct and complete. You give us permission to request information from you and to make whatever inquiries we consider necessary and appropriate (including requesting a consumer report from consumer reporting agencies) in considering granting you credit and for the purposes of any updates, renewals, extension of credit, reviewing or collecting your account, or for any other lawful purpose. You agree that we may contact you for any reason regarding your Account, including collection of payments, using (i) any contact information, including, but not limited to, an e mail address or cell phone number you provide at the time of application or in the future and (ii) an automated telephone dialing system and/or artificial or prerecorded voice message, even if you are charged for the call under your phone plan, unless you call us at 866 4MY MINI (866 469 6464) to limit this consent. However, we will not contact you to deliver advertisements or telemarketing messages using an automatic telephone dialing system or an artificial or prerecorded voice ("telemarketing messages") without your consent. You are not required to consent to telemarketing messages as a condition of obtaining a credit card account. If you enter your telephone number and sign below, you authorize us to deliver or cause to be delivered telemarketing messages to that number. You understand that the credit card cardholder agreement ("Agreement") that you will receive with your credit card provides for the compounding of interest charges. Please be sure to include your name, address, telephone number and social security number with your correspondence. You also agree that there is no agreement between you and us until we approve your MINI Card Application and issue your credit card. Cards are issued and credit is extended by BMW Bank of North America, Salt Lake City, Utah, and you agree that the Agreement will be deemed to have been made in Utah if and when BMW Bank of North America issues your credit card, and you agree to be bound by the terms.

California: A married applicant may apply for a separate account. We will not disclose marketing information about you to marketers of goods if you call us at 866 4MY MINI (866 469 6464).

Delaware: Service charges not in excess of those permitted by law will be charged on the outstanding balance from month to month. **Maryland:** Finance charges will be imposed in amounts or at rates not in excess of those permitted by law. **New York:** Upon request you will be informed whether or not a consumer report was requested and, if a report was requested, the name and address of the consumer reporting agency. New York residents may contact the New York state department of financial services

by telephone at (800) 342 3736 or visit its website, www.dfs.ny.gov, for free information on comparative credit card rates, fees and grace periods. **Ohio:** The 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. **Washington:** If your credit references and/or history may be verified in another name, you should indicate that name above. **Wisconsin:** No provision of a marital property agreement, a unilateral statement under section 766.59 or a court decree under section 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **Married Wisconsin Residents:** We are required to ask married residents of Wisconsin applying for an individual account or a joint account with someone who is not their spouse to give us the name and address of their spouse, regardless of whether their spouse may use the card. Please furnish the name and address of your spouse to: MINI Card Services, P.O. Box 9210, Old Bethpage NY 11804.

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