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| **Contact:** | Pawan MurthyGeneral Manager of Online Business(614) 789-7753pawan.murthy@bmwfs.comor Deb PollackFor MINI Financial Services(805) 320-9248 dpollack1@earthlink.net  |

**“MINI MOTORING” DISCOVERS FUN IN SHARING THE ROAD LESS TRAVELED**

**All-New Mobile App Connects MINI Driving Passion with MINI Financial Services Accounts to Earn Points and Win Rewards**

Woodcliff Lake, NJ, November 9, 2011 – The relationship between a car owner and their financial services provider has taken on a new dimension with MINI Financial Services’ launch of the brand’s first social navigation mobile application, which opens new channels for MINI drivers to share their passion for motoring and the great roads they all enjoy.

The all-new “MINI MOTORING” mobile app provides the ability for users to discover the best roads in more than 50 countries, as well as rank, comment and share those roads via Facebook, email or other GPS devices. MINI Financial Services’ customers enjoying the app also gain exclusive access to “gamified” features, including receiving rewards by completing certain actions in the app or by utilizing various financial account services.

After a simple login, MINI Financial Services customers can start earning points through usage (e.g. posting new roads, commenting on other roads) or by signing up for electronic invoicing or paperless statements. The more points received, the more rewards can be unlocked. Currently, the rewards are quality MINI images which can be used as backgrounds on phones, desktop images or to share with friends. Plans for future rewards include winning promotional items or other MINI-centric prizes.

“MINI customers have always been extremely passionate about their cars, and we want them to feel that same sense of loyalty and satisfaction with their finance provider,” said Ed Robinson, President and CEO of BMW Group Financial Services, Americas Region, which includes MINI Financial Services. “That a captive finance company utilizes the latest in social and mobile media – all while playing a critical role in rewarding customer engagement and increasing loyalty -- is another step in turning our customers into fans."

Robinson added, "This is very simply a way to say thank you to our financial services customers while also welcoming prospective customers to our community.”

According to Pawan Murthy, General Manager of Online Business for BMW Group Financial Services, the MINI MOTORING app aims to have a positive impact on the marketing and operations of the company’s business by leveraging game mechanics.

“Something changes in a customer’s mind once there are rewards given for completing tasks. In some cases, the prize is worth the effort, and in others, the ability to ‘one-up’ your friend is all the motivation required,” said Murthy. “We want the app to be viewed by our MINI customers as pure entertainment, where the underlying benefits to our business are 100% transparent.”

As a group, the MINI community includes official clubs throughout America, all of which are separately established and individually operated. While the app is available to everyone, club members will find the MINI MOTORING app is pre-loaded to support each North American MINI Club, featuring the ability for:

* Users to say they belong to a MINI Motoring club in their profile
* Club members to post “club-only” routes
* Club members to view/sort/filter by “club-only” routes

Based on the success of the recently introduced BMW Financial Services “Ultimate Drive” mobile app, which was a “first” within the captive finance industry, Murthy has seen that BMW Group Financial Services is not just engaging people who are passionate about driving, but is also appealing to people passionate about BMW Group brands as a whole.

Since its launch in August, the BMW “Ultimate Drive” app has been a top ranked navigation app, and Murthy expects “MINI MOTORING” to be of comparable interest to the MINI community. The launch of the new MINI app coincides with the release of a “Version 2” update of the “Ultimate Drive,” which provides the same gaming and reward experience as MINI MOTORING, but for BMW Financial Services customers.

MINI Financial Services has continued a fast path on the technological front and was the first captive finance organization to deliver a web-based solution for common account requests, including the six most common features: make a payment; recent activity; statements; payoff quote; payment history; and account summary – with the ability to function on all leading smartphone platforms.

Both “MINI MOTORING” and “Ultimate Drive” are free apps available at the Apple App Store and Android Marketplace or by visiting <http://j.mp/minimotoring> or <http://j.mp/ultimatedrive> from the smartphone’s web browser. MINI MOTORING and Ultimate Drive were jointly developed by BMW Financial Services and San Francisco based firm, SocialNav, Inc.

**About BMW Group Financial Services**

BMW Group Financial Services was established in the U.S. in 1992 to support the sales and marketing of BMW products. Since then, the Group has expanded to provide service to markets in multiple countries and continues to evolve beyond its role as a captive finance unit.

BMW Group Financial Services offers a wide range of leasing, retail and commercial financing and banking products tailored to meet the needs of the BMW customer. The Group also provides financing to BMW dealers expanding dealership capabilities and enhancing overall operations. With more than $34 billion in serviced assets and 1,000,000 automotive lending customers across the U.S. Canada and Mexico, BMW Group Financial Services finances almost three-quarters of the BMWs sold or leased in North America.

BMW Group Financial Services employs more than 800 people, including consultants and temporary workers, most of whom are located in the Hilliard, Ohio Regional Service Center which serves the U.S., Canada, and Mexico.

In 2001, the MINI Financial Services division was established to provide support for the brand’s dealer and customer networks by offering various financing and leasing options. Alphera Financial Services was established in 2006 to provide financial services to dealers who are not part of the BMW and MINI networks.

BMW Group Financial Services also offers credit card products through its subsidiary, the BMW Bank of North America. up2drive.com is a division of BMW Bank of North America, a wholly-owned subsidiary of BMW Financial Services NA, LLC. BMW Insurance Agency, Inc., a property and casualty producer, is also part of BMW Group Financial Services.

Information about BMW Group products is available to consumers via the Internet at:

[www.bmwgroupna.com](http://www.bmwgroupna.com)

[www.bmwusa.com](http://www.bmwusa.com)

[www.bmwmotorradusa.com](http://www.bmwmotorradusa.com)

[www.miniusa.com](http://www.miniusa.com)

[www.rolls-roycemotorcars.com](http://www.rolls-roycemotorcars.com)

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