

## MINI USA INTRODUCES FLIPPED FINANCING™



**Contact:**

Andrew Cutler

Head of Corporate Communications

MINI USA

201.307.3784

[andrew.cutler@miniusa.com](mailto:andrew.cutler@miniusa.com)

Rob Duda

MINI USA News Bureau

908.347.1243

[rduda@peppercomm.com](mailto:rduda@peppercomm.com)

### MINI USA AND MINI FINANCIAL SERVICES INTRODUCES FLIPPED FINANCING™ OFFERING ONE RATE, ZERO PRESSURE, AND NO NONSENSE.

*A new perspective on financing your MINI – Simplified and transparent, new program saves time, builds customer trust.*

**Woodcliff Lake, N.J., October 23, 2019.** MINI USA and MINI Financial Services announces the introduction of Flipped Financing™, a new and innovative vehicle financing program that helps MINI dealers put consumers at the heart of an easier and simplified purchase experience. With Flipped Financing, all approved credit applicants receive one interest rate as advertised, up-front and without any surprises. At the same time the program creates a straightforward and clear-cut purchase process that eliminates the need for potentially lengthy negotiations or hassle for both the customer and the dealer.

“After a successful pilot program, during which we received direct feedback from dealers and customers alike, we’re incredibly excited to roll out Flipped Financing to all MINI dealers in the U.S.,” said Ian Smith, CEO of BMW Group Financial Services Americas. “We are confident that this is the start of a sustainable, long-term program that will not only help create a transparent and pleasurable purchase process for our customers, but will also allow them to get in and out of the showroom quicker so that they can spend more time having fun behind the wheel of their new MINI.”

In a rapidly changing retail environment, MINI aims to provide a simplified process for both dealers and customers with Flipped Financing. For MINI dealers, this new program represents an opportunity to make it easier for dealer Finance & Insurance (F&I) offices to be more effective at satisfying customers with a faster, simpler and

easier transaction. For customers, Flipped Financing offers one rate across the board to all whose credit applications are approved, along with a clean and simple process.

In addition, MINI Flipped Financing removes added pressure for customers to purchase protection products at the time of sale. Customers now have up to 30 days after purchase of their new MINI to learn about and decide on purchasing additional products. This flexibility also offers dealers additional touchpoint opportunities to connect with their customers.

As the name implies, MINI has flipped the typically complex auto financing process on its head. With a crystal-clear financing process and uniform rate for all, MINI Flipped Financing is the true definition of “what you see is what you get” - one rate, zero pressure and no nonsense.

For customers interested in learning more about MINI Flipped Financing available exclusively through MINI Financial Services, please visit [www.MINIUSA.com/flipped-financing](http://www.MINIUSA.com/flipped-financing), or your local MINI dealer.

#### **About MINI in the US**

MINI is an independent brand of the BMW Group. In the United States, MINI USA operates as a business unit of BMW of North America, LLC, located in Woodcliff Lake, New Jersey and includes the marketing and sales organizations for the MINI brand. The MINI USA sales organization is represented in the U.S. through a network of 122 MINI passenger car dealers in 39 states. MINI USA began selling vehicles in the U.S. in 2002 with the introduction of the MINI Cooper and MINI Cooper S Hardtops. Since then, the MINI Brand in the U.S. has grown to encompass a model range of five unique vehicles.

Journalist notes: Media information about MINI and its products is available to journalists on-line at [www.miniusanews.com](http://www.miniusanews.com).

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