

**BMW Group Financial Services Rewards Program
Frequently Asked Questions**

1. What is the BMW Group Financial Services Rewards Program?

The BMW Group Financial Services Rewards Program (“Rewards Program”) provides eligible participants the opportunity to earn rewards when they purchase BMW Group FS vehicles from any Manheim channel. The Rewards Program launches on April 2, 2018 and ends on December 31, 2018. All rewards and earned points will reset on January 1, 2019.

2. How does the Rewards Program work?

The Rewards Program is designed to reward both dealerships and buying representatives for their loyalty to BMW Group Financial Services. Dealerships (5MIL) can reach Bronze, Silver, Gold or Platinum tier status as you purchase BMW Group Financial Services inventory from all channels throughout the calendar year. Buyers (100MIL) can earn points for every BMW Group Financial Services purchase you make across all channels as well. Buyers will receive 2 points for each BMWGroupDirect.com purchase and 1 point for each Manheim in-lane/Simulcast/OVE/Mobile sale purchase. Dealership tier status and buyer rep rewards will be calculated and paid out separately.

On a monthly basis, we will track your purchases and update your standings on the rewards site: BMWFSrewards.com. Dealership check rebates will be mailed approximately two weeks after the close of each month. Buyer travel vouchers will be based on the full calendar year purchases, and will be distributed in January 2019.

3. What auction locations are participating locations?

All BMW Group Financial Services purchases through the following Manheim channels are eligible and tracked as part of this Rewards Program: BMWGroupDirect.com, Manheim in-lane and mobile sales, and Simulcast sales. Don't forget – buyers get 2x points for BMWGroupDirect.com purchases!

4. How often will the tracker on BMWFSrewards.com be updated?

The BMWFSrewards.com microsite will be updated on a monthly basis. Generally, you can expect to see updated results by the second week of each month.

5. Who is eligible to earn and redeem awards?

Any dealership, franchise or independent, that has a valid AuctionACCESS ID, is eligible to participate. See full Legal Terms & Conditions for additional details.

6. Are BMW North America company car purchases or BMW FS Rolls Royce vehicles included?

BMWNA purchases and Rolls Royce vehicles are not a part of this rewards program.

7. What if I purchase on behalf of multiple dealerships?

As a buyer rep, your points will be calculated to represent your cumulative purchases made under your 100MIL number, regardless of which dealership it was purchased for. On the BMWFSrewards.com site, you will be able to toggle back and forth between multiple dealerships to check the current status of each, but your buyer rewards will remain cumulative.

8. What if I don't continue purchasing during a given month, do I forfeit my status?

In order for dealerships to receive the monthly check rebates, you must maintain a certain level of purchasing. Platinum tier dealerships must make at least 20 purchases in a calendar month to maintain status. Gold, Silver and Bronze dealerships must make a minimum of 15, 10, and 5 purchases respectively in a calendar month to maintain their status. If your dealership does not make the minimum purchases required to maintain status, you will forfeit your status and your purchases count will reset to zero.

9. Will my dealership tier/buyer points ever be adjusted?

We reserve the right to adjust any points or purchase counts due to, but not limited to, arbitrations, buy-backs, or DealShield returns in our sole discretion.

10. Can I combine dealership or buyer rep points?

No, dealership 5MILs and buyer representative 100MIL numbers cannot be combined.

11. Is BMW Group Financial Services responsible for the Rewards Program and website?

No, Cox Automotive is the sponsor of the Rewards Program, and will be responsible for tracking purchases through all Manheim channels and will be responsible for the distribution of rewards. Accordingly, please direct any questions, comments, or complaints to Cox Automotive at samantha.hancey@coxautoinc.com.

12. How do I redeem rewards?

Dealership check rebates will be cut every month by Cox Automotive, so no action is needed from the dealership side. Buyer rewards are based on the cumulative 2018 points accrued, so those travel voucher prizes will be distributed in early 2019.

13. Where can I get more information?

For full program terms and conditions, please visit <http://www.bmwfsrewards.com/terms-and-conditions.php>.