

The New BMW Credit Card



Now you can take your BMW everywhere!
 The new BMW Credit Card brings you the best of both worlds: the performance and power of BMW, and the security and trust of American Express®. Delivering unmatched benefits, the BMW Credit Card makes vehicle ownership, travel, and your lifestyle more rewarding.

BMW Credit Card Lifestyle Features

- Receive an automatic subscription to the quarterly BMW Magazine, keeping you updated on all the latest from the BMWWorld.
- Use your BMW Credit Card and receive an exclusive 10% discount and double Membership Rewards® points when participating in active driving events at the BMW Performance Centre.
- Enjoy 10% reduced prices on BMW lifestyle merchandise, BMW clothing and gifts, including BMW Sauber F1 Gear.
- Gain exclusive access to BMW Experiences such as new car launches and BMW motorsport events.
- Enjoy all the benefits of free flights, hotel nights, shopping vouchers, complimentary dining, and much more with American Express' award winning loyalty programme, Membership Rewards®.
- Earn double points on all your spend at BMW outlets in the UAE and Bahrain, including your local dealer, the BMW Performance Centre and BMW Financial Services insurance partners.
- Share the privilege of your Card with friends or family with up to 9 free Supplementary Cards, and earn additional points.

BMW Credit Card Vehicle Ownership Benefits

- The BMW Credit Card powers your vehicle ownership experience.
- Pay with the BMW Credit Card at BMW showrooms and after-sales outlets and enjoy:
- Genuine BMW Parts at 15% reduced prices.
 - BMW M Sports Kits and BMW Alloy Wheels with 10% reduced prices.
 - A complimentary annual leather conditioning and air conditioning check up for your BMW vehicle from your local BMW importer.
 - Enhance your vehicle ownership experience by redeeming Membership Rewards points towards:
 - Genuine BMW Parts and Servicing.
 - Purchasing a new or used BMW.
 - Your annual car insurance.
 - BMW merchandise and BMW Sauber F1 Gear.

BMW Credit Card Travel Features

- Take your BMW with you when you travel and enjoy the following benefits:
- Access to airport lounges across the Middle East for you and your guest.

- Travel Insurance for you and your family .
- Access to over 2,200 American Express Travel Service locations worldwide.
- Transfer your points to Frequent Flyer and Hotel Guest Programmes earning you free flights and hotel stays.

Security and Financial Flexibility

Enjoy peace of mind with the power and performance of a BMW, and the financial security and flexibility of American Express:

- Online Fraud Protection Guarantee
- Online Account Access
- Global Emergency Assistance
- 24 hour Customer Service
- Express cash from over 550,000 ATMs worldwide

For the latest in deals, destinations and driving offers visit: www.bmw-me.com/bmwcard

Accepted wherever you see



The BMW Credit Card is issued by AMEX (Middle East) B.S.C. (c). Terms and Conditions apply.





APPLICATION FORM

Please note that we cannot guarantee processing of this application if any section is not completed correctly.

IMPORTANT - PLEASE READ THIS FIRST

Please enclose documents required along with the completed and signed application form:

- Photocopy of your passport (including residence permit if you are an expatriate).
 - Photocopy of your CPR.
 - Original Salary/Employment Certificate confirming date of employment, annual income and position held. If self-employed, please enclose a copy of your Commercial Registration.
 - Original Statement of Account for personal Bank Account for the last preceding month in addition to original Statement of Account for any Credit Card for the last 2 preceding months, or alternatively original Statement of Account for personal Bank Account for the last 3 preceding months.
 - Original signed Bahrain Credit Reference Bureau Consent Form (available from American Express-Call 17 557731)
 - Photocopy of your Supplementary applicant's passport (including residence permit if an expatriate) and CPR.
- PLEASE NOTE:** Applicants may be requested to provide a guarantee cheque and additional documentation. A minimum salary of BD 700 per month is required to apply for the BMW Credit Card.

ABOUT YOURSELF

Title Mr Mrs Miss Dr Other

Family Name

First Name Middle Name

Date of Birth Day Month Year

Country of Birth Gender Male Female

Marital Status Single Married No. of Dependents

Nationality Passport No.

CPR No.

Please spell out your name in English, as it appears in your passport and as it is to appear on the Card, using no more than 20 letters and spaces.

Present/Former American Express Card Number(s) Member Since

Residential Address (current)

House/Flat No. Area

Street City

Country P.O. Box

Home Tel No. Mobile No.

Fax No. No. of years at address

Email

Residential Status (please tick)

Own Rent With Family Company Provided

Permanent Home Address in Country of Origin

House/Flat No. Area

Street

City P.O. Box

Country Tel No.

Please send the Card and my Monthly Statements to

Company Address Home Address

P.O. Box

City

Country

ABOUT YOUR WORK

Please tick if you are Employed Self-Employed Retired

Employer or Company Name

Nature of Business

Start Date

Job Title

Street Building Name/No.

P.O. Box Area

City Country

Tel No. Fax No.

Email

Years Employed / Self-Employed

If you are employed, please state your personal annual income

BD

(If you are employed, you need to earn at least BD 8,400 per year)

Please indicate the day of the month when you receive your salary

20 - 26 27 - 31 1 - 5

If you are self-employed, please state your total personal annual income

BD

(If you are self-employed, you need to earn at least BD 18,000 per year)

If you earn additional income, please state the amount and source, and provide the appropriate documentation. Additional Income BD

Source(s)

If you own an establishment that accepts the American Express Card please write your Service Establishment number 9

ABOUT YOUR FINANCES

Bank Name Branch

Full Address

Tel No. Fax No.

Account No.(s) Year Opened

Type of Account(s)

Please provide previous/other bank's name, branch and address

Bank Name Branch

Full Address

Account No. Type of Account

OTHER FINANCIAL COMMITMENTS

Loan Type

Bank

Account No.

Original Loan Amount

Monthly Payment

Balance Outstanding

Please indicate any other type of Charge or Credit Cards you hold (credit limit in BD)

Visa Credit limit MasterCard Credit limit

Member Since Member Since

Diners Club Credit limit Other Credit limit

Member Since Member Since

Member Since Member Since

REFERENCES

Name of friend or relative in Bahrain

Relationship Office Tel & ext

Company/Designation

Home Tel No. Mobile No.

Email

DIRECT DEBIT

Please indicate whether you will settle your account by Direct Debit. Yes No

You have the option to pay the minimum amount due or pay in full each month. This can be changed at any time after the Card has been issued.

Please indicate your choice below:

(Minimum Payment) 5%

(Full Payment) 100%

To settle your account by direct debit, please complete the Direct Debit Agreement attached.

FREE SUPPLEMENTARY CARD

Please issue a Supplementary BMW Credit Card for my friend or relative, 18 years of age and above. Enclose a copy of the Supplementary applicant's passport (including residence permit if an expatriate) and CPR.

Please spell out the name in English, as it appears in the passport, and as it is to appear on the Supplementary Card, using no more than 20 letters and spaces.

Title Mr Mrs Miss Dr Other

Family Name

First Name Middle Name

Date of Birth Day Month Year

Relationship

Nationality Passport No.

Home Tel No. Mobile No.

CPR No.

For more Supplementary BMW Credit Cards, please call 17 557731

PLEASE NOTE

This Card account will be billed in Bahraini Dinars. The BD 55 annual membership fee for the BMW Credit Card will be included on your first Statement of Account. Supplementary BMW Credit Cards are free. The use of the Card is subject to laws, rules and regulations of the Kingdom of Bahrain. The BMW Credit Card offers revolving credit. Therefore, the minimum payment must be settled by the due date shown on the front of the monthly Statement of Account. Providing your email address to American Express will allow us to send you email offers which we believe are suitable for your needs, including information on benefits, products and services. Detailed conditions governing the use of the BMW Credit Card are included in the Cardmember Agreement, which will accompany the Card(s) when issued. The signature of, or the use of the Card(s) shall be deemed as formal approval of the said Cardmember Agreement with any subsequent amendments. Upon its approval by American Express, this application and all supporting documents shall constitute integral parts of the Cardmember Agreement. Declaration: I undertake to pay all amounts which may become due on my part as a result of issuing or using the BMW Credit Card(s) by the due date as shown on each monthly Statement of Account received from American Express, which constitutes due notice that such amounts are due and payable. The microfilm or electronic copies of receipts sent to me by American Express evidencing the amount due from me consequent upon my use of the Card(s) shall be conclusive evidence of my indebtedness. And I hereby waive the right of objection thereto and agree to consider such microfilm or electronic copies as original receipts. My domicile and residence is shown as above and I hereby irrevocably submit to the non-exclusive jurisdiction of the competent courts of the Kingdom of Bahrain or other courts in my country of residence in all respects in relation to my obligation to American Express and undertake to comply with decisions and judgments and orders made thereby providing for payments of amounts owed by me to you as well as loss of profits arising from delay on my part in making payments together with fees, expenses and attorney's fees. I further affirm that I fully understand that I may be subject to criminal liability in the event that any cheque made by me to your order is returned unpaid by the drawee bank and that you shall be entitled to pursue criminal proceedings against me. I warrant that the information stated above is true and correct and I authorise American Express and/or its authorised representatives to contact my bankers, credit bureaux or any other source either before or at any time after this application is processed to obtain any information it may require. I understand that American Express reserves the right to decline this application without giving any reason and that no correspondence will be entered into in these circumstances. This application and all documents pertaining to it shall remain the property of American Express at all times. I further understand that American Express reserves the right to require a bank guarantee acceptable to American Express, or a cash margin (which shall be held as collateral and will not be used towards settlement of my Card account) as a condition for approving the application. If my application is approved, I undertake to settle the minimum payment due on my Card account by the due date, as shown on each monthly statement. The undersigned individuals join in this application and understand that we will be jointly and severally liable for payment of all charges on any Supplementary BMW Credit Card. I understand that American Express has the right to provide details of my credit history on the Card to credit bureaux, other banks, financial institutions and any government or regulatory authority.

PLEASE SIGN HERE

SIGNATURE OF BASIC APPLICANT

SIGNATURE OF SUPPLEMENTARY APPLICANT

X

X

DATE:

DATE:

Please send to: AMEX (Middle East) B.S.C. (c), P.O. Box 5990, Manama, Kingdom of Bahrain. Tel: (+973) 17 557731.

KEY TERMS DISCLOSURE - AEME COPY

- The BMW Credit Card is billed in Bahraini Dinars.
- Non-refundable Annual Membership fee BD 55 (Basic Card). This will be included in your first Monthly Statement of Account.
- Supplementary Cards are free.
- Annual Percentage Rate (APR): 26.4%.
- You have the choice of settling your bill in full or in installments. The minimum amount you have to pay per month is 5% of your current balance or BD 3,500 whichever is higher. The balance amount can be paid later. Except for Cash Withdrawals, AEME will not charge interest if the total amount outstanding is paid in full by the Due Date shown on the Statement of Account. If you make the payment in part, interest will be charged on the Statement balance at the rate of 2.20% per month calculated on daily basis from the date of the Statement of Account till the date of payment. In addition, interest will be charged on the remaining balance from the date of payment till the next Statement date.
- Cash Advance Fee: 4% or BD 3 whichever is higher. On Cash Advances taken by you, AEME will charge interest on the total of cash withdrawn and the Cash Advance Fee at the rate of 2.20% per month calculated on daily basis from the date of the transaction till the cash advance is settled in full.
- Late Payment Fee: BD 5.
- Overlimit Fee: BD 5.
- Dishonoured Cheque Fee: BD 10.
- Disputed Charge Fee: BD 10.
- Statement Reprint Fee: BD 3,500.
- Credit Balance Refund Processing Charge: BD 5.

SIGNATURE OF BASIC APPLICANT X
CPR No.
SIGNATURE OF SUPPLEMENTARY APPLICANT X
DATE:

KEY TERMS DISCLOSURE - CUSTOMER COPY

- The BMW Credit Card is billed in Bahraini Dinars.
- Non-refundable Annual Membership fee BD 55 (Basic Card). This will be included in your first Monthly Statement of Account.
- Supplementary Cards are free.
- Annual Percentage Rate (APR): 26.4%.
- You have the choice of settling your bill in full or in installments. The minimum amount you have to pay per month is 5% of your current balance or BD 3,500 whichever is higher. The balance amount can be paid later. Except for Cash Withdrawals, AEME will not charge interest if the total amount outstanding is paid in full by the Due Date shown on the Statement of Account. If you make the payment in part, interest will be charged on the Statement balance at the rate of 2.20% per month calculated on daily basis from the date of the Statement of Account till the date of payment. In addition, interest will be charged on the remaining balance from the date of payment till the next Statement date.
- Cash Advance Fee: 4% or BD 3 whichever is higher. On Cash Advances taken by you, AEME will charge interest on the total of cash withdrawn and the Cash Advance Fee at the rate of 2.20% per month calculated on daily basis from the date of the transaction till the cash advance is settled in full.
- Late Payment Fee: BD 5.
- Overlimit Fee: BD 5.
- Dishonoured Cheque Fee: BD 10.
- Disputed Charge Fee: BD 10.
- Statement Reprint Fee: BD 3,500.
- Credit Balance Refund Processing Charge: BD 5.

SIGNATURE OF BASIC APPLICANT X
CPR No.
SIGNATURE OF SUPPLEMENTARY APPLICANT X
DATE:

DIRECT DEBIT AGREEMENT AND INSTRUCTIONS

The original form must be completed and signed by the Applicant and sent to AMEX (Middle East) B.S.C. (c) ("AEME")

TO BE COMPLETED BY APPLICANT

CPR No.

Name as shown on your Bank Account:

Name of Bank (the "Bank"):

Address:

Account Number:

Bank Account Currency:

Amount of Monthly Payment: Minimum Amount Due Total Amount Due

APPLICANT'S AGREEMENT AND INSTRUCTIONS TO BANK

I hereby instruct and authorise the Bank to debit my Bank account stated above for all amounts due to AMEX (Middle East) B.S.C. (c) ("AEME") upon the demand of AEME, which is hereby authorised to give the necessary periodical instructions to the Bank on my behalf.

- I accept that I am entitled to an immediate refund from my Bank if any amounts are debited erroneously to my Bank account.
- I may cancel this Direct Debit Agreement and Instructions at any time by (5) days written notice to AEME and the Bank.
- I understand that I will receive advance notification from American Express should there be any change to the date, amount or intervals of my Direct Debit payments.
- I agree that the Minimum Amount Due or Total Amount Due shall be specified by AEME on the monthly Statement of Account.
- I agree that the Direct Debit amount will not exceed the Credit Limit determined by American Express for my Card. The Credit Limit may be changed at any time at the discretion of AEME, AEME will inform me and inform my Bank of the new Credit Limit. I agree to any changes in the Direct Debit payments which may result because of the change of the Credit Limit.
- AEME will provide the necessary details and give instructions to the Bank to process payments by means of Direct Debit on or after (20) days from the date of the Statement of Account, actual debit will occur subsequently. However, AEME shall at all times have the right to instruct the Bank to immediately debit your Account with any amounts overdue if your Account with the Bank did not have sufficient balance to cover at least the Minimum Amount Due or if you otherwise fail to pay the Minimum Amount Due.
- My relation with my Bank shall in all other aspects continue to be governed by the respective agreements or arrangements currently in place between me and my Bank. AEME will not have any involvement or responsibility for any matter or dispute between me and my Bank.

PLEASE SIGN HERE

SIGNATURE OF APPLICANT:

X

DATE:

TO BE COMPLETED BY AMERICAN EXPRESS

Credit Card Account Number:

DDI Reference No:

Date:

PAYMENT DETAILS

Bank Code:

Account Number:

First Payment Date:

Payment Frequency

Monthly:

Maximum Payment Amount:

BD.