



BMW Credit (Malaysia) Sdn. Bhd. (Company No. 75342-D)

FREQUENTLY ASKED QUESTIONS (FAQs)

Q: How do I make payment to BMW Credit?

A: There are several options to make payment, please refer to the [Payment User Guide](#) for more info.

Q: Where can I find my BMW Credit agreement number?

A: You can find your BMW Credit agreement number on the first page of the Hire Purchase Agreement. You can also contact us at 03-8317 1800 or email csinfo@bmw.com.my to confirm your agreement number.

Q: I am currently making payments via Maybank. Can I still pay to your Maybank account?

A: No, we have terminated our account with Maybank. Please refer to our CIMB account details.

BMW Credit 14-digit Account Number.

Beneficiary Name: BMW Credit (Malaysia) Sdn Bhd

Account No: **9892400XXXXXX**
(last 7-digit represent your BMW Credit Agreement No.)

Q: I recently made my instalment payment via Maybank. Will you still receive my payment?

A: No, we are unable to receive your payment, the amount will be reversed back into your account in a few days (depending on the service level agreement of the respective bank). Please ensure that you make payment to our CIMB account.

Q: I am currently making payments via Standing Instruction. How do I ensure my payments are deducted accordingly?

A: Please update your standing instruction with your new BMW Credit account number. For CIMB Bank customer, you need to set up your standing instruction for your new BMW Credit account by using CIMB Clicks only.

Q: I am currently making payment via Direct Debit (DD). Do I need to change the bank account to CIMB?

A: No, you do not need to change the bank detail to CIMB. The change of bank details does not affect you.

Q: How to check on the status of my Direct Debit application?

A: Direct Debit application will usually take 3 weeks to be approved. Once it has been approved, you will be notified via SMS.

Q: Do I have to register before making payments via JomPAY?

A: No, registration is not required to make payments via JomPAY.

Q: Is there any charges to pay via JomPAY?

A: No, all payments made via JomPAY are FREE of charge.

Q: What is JomPAY Biller Code?

A: JomPAY Biller Code is unique number to identify a JomPAY Biller. BMW Credit JomPAY Biller Code is 97105.

Q: What should I do if BMW Credit has not receive the payments made via JomPAY?

A: Check the time you made the payment - if you missed your Bank's cut-off time, payment will only go through the next banking business day (not including weekends or public holidays).



Q: How can I verify my Hire Purchase repayments and my current outstanding balance of my BMW Credit contract?

A: You can contact us at 03-8317 1800 or email us at csinfo@bmw.com.my to request for your payment schedule.

Q: How do I request for an official receipt?

A: We will no longer provide official receipts from 1st August 2017, however you can contact us at 03-8317 1800 or email us at csinfo@bmw.com.my to request for your payment schedule to validate your payments.

Q: I have made an excess payment. How will it be refunded?

A: In order to process the refund, you will have to provide your bank statement header for verification and processing. The refund will take 5-10 working days for the excess payment to be refunded to your bank account.

Q: How do I know my full settlement amount if I would like to early settle and terminate my contract before its full financing period?

A: Send us your request for settlement quote via phone at 03-8317 1800 or email csinfo@bmw.com.my. Once the account has been fully settled, we will release our endorsement over the vehicle from JPJ online system - A release letter (e-batal) will be issued to you via email.

Q: How long does it take to have my release letter?

A: It will take 3-5 working days from the payment date. Release letter will only be provided after the final settlement payment has been received and the contract is fully settled with no outstanding balance.

Q: How do I make payment to early settle my contract?

A: It will be the same as how you make your monthly instalment payment. Kindly notify our Customer Service after payment made by emailing the bank-in-slip or payment advice to csinfo@bmw.com.my.

Q: How do I request for audit confirmation balance?

A: You can email the scanned copy of audit confirmation request to our Customer Service at email csinfo@bmw.com.my.

Q: What is the insurance claim process?

A: Please forward to us a signed copy of the offer letter and discharge voucher from the insurance company in order for us to assist you accordingly.

Q: What is the process if I would like to refinance or reschedule my loan?

A: We do not provide refinancing loan options. To reschedule, please ensure that your contract is not in arrears and you will have to provide 3 months' bank statement, 3 months' income slip, and insurance cover note.

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