

**FREQUENTLY ASKED QUESTIONS (FAQs)****Q: How do I make payment?**

A: There are several options to make payment, please refer to the [Payment User Guide](#) for more info or pay your monthly instalments in real time via the BMW Group Loyalty+ App. Download now at iOS <http://bit.ly/BMWLoyaltyApp> and Android: <http://bit.ly/BMWLoyalty>

**Q: What can I do with the BMW Group Loyalty+ App?**

A: You can now manage your account at your fingertips.

- Contract Overview – Quick access to your account information.
- Pay your monthly instalments in real time – Simple and secure process.
- Early Termination Quote – Fast and easy.
- End of Term - Check your options instantly.

**Q: Where can I find my agreement number?**

A: You can find your agreement number on the first page of the Hire Purchase Agreement. You can also contact us at 03-2719 2688 email [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my) to confirm your agreement number.

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

A: Direct debit application status can be checked via BMW Group Loyalty+ app. Download now at iOS <http://bit.ly/BMWLoyaltyApp> and Android: <http://bit.ly/BMWLoyalty>

**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 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 are able to monitor your contract via the BMW Group Loyalty+ App at iOS <http://bit.ly/BMWLoyaltyApp> and Android: <http://bit.ly/BMWLoyalty> or contact us at 03-2719 2688 or email us at [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my) to request for your payment schedule.

**Company**

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

**Office Address**

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63000 Cyberjaya  
Selangor Darul Ehsan

**Telephone**

+ 603 8317 1900

**Fax**

+ 603 8317 1999

**Internet**

[www.bmw.com.my/fs](http://www.bmw.com.my/fs)

**Q: How do I request for an official receipt?**

A: We no longer provide official receipts however, you can contact us at 03-2719 2688 or [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my) to request for your payment schedule to validate your payments. Visit My Financing tab in the BMW Group Loyalty+ app at iOS: <http://bit.ly/BMWLoyaltyApp> and Android: <http://bit.ly/BMWLoyalty>.

**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: You are able to self-generate the settlement quote from the BMW Group Loyalty+ App. 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 Interaction Centre after the payment has been made by emailing the bank-in-slip or payment advice to [csinfo@bmw.com.my](mailto: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 Interaction Centre at [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my).

**Q: What is the insurance claim process?**

A: Please send an email to our Customer Interaction Centre at [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my) with subject "Insurance Claim" and share your Offer Letter and Discharge Voucher from the insurance company. We will 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 to our Customer Interaction Centre at [csinfo@bmw.com.my](mailto:csinfo@bmw.com.my) with email subject "Loan Rescheduling".

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Updated Jan 2019.