

## Complaints Data

### Complaints publication report

**Firm name:** BMW Financial Services (GB) Limited

**Other firms included in this report (if any):** None

**Period covered in this report:** 1<sup>st</sup> July 2025 – 31<sup>st</sup> December 2025

**Brands/trading names covered:** BMW Financial Services, MINI Financial Services, BMW Motorrad Financial Services, ALPHERA Financial Services, Rolls-Royce Motor Cars Financial Services, BMW Contract Hire, BMW Group Financial Services, ALPHERA Insurance Solutions, BMW Finance, BMW Group Insurance Solutions, BMW Insurance Solutions, BMW Motorrad Finance, BMW Motorrad Insurance Solutions, MINI Finance, MINI Insurance Solutions.

	Number of complaints opened by volume of business							
Product/service grouping	Provision (at reporting period end date)	Intermediation (total number of policies previously sold)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	N/A	0 complaints per 1000 policies sold	0	0	0%	0%	N/A	N/A
Credit related	229.86 complaints per 1000 credit related agreements	N/A	217,037	7,394	N/A	N/A	26.45%	N/A

### To help you put these figures into context:

The number of insurance related complaints opened during the reporting period is equivalent in volume to 0 complaints per 1000 Insurance and pure protection policies previously sold.

BMW Financial Services (GB) Limited along with other motor finance firms has received a significant increase in complaints linked to Discretionary Commission Arrangements (“DCA”). The FCA has paused the usual 8-week deadline for issuing Final Responses for these types of complaints, therefore the figures above show a high number of unresolved complaints. Further, the ratio of complaints opened per 1,000 credit-related regulated agreements is also higher, as a result of the significant increase in complaints linked to DCA.

The number of credit related complaints opened during the reporting period is equivalent in volume to 229.86 complaints per 1000 credit-related regulated agreements in place on 31<sup>st</sup> December 2025.