



Hybrid Agreements.

User Guide.

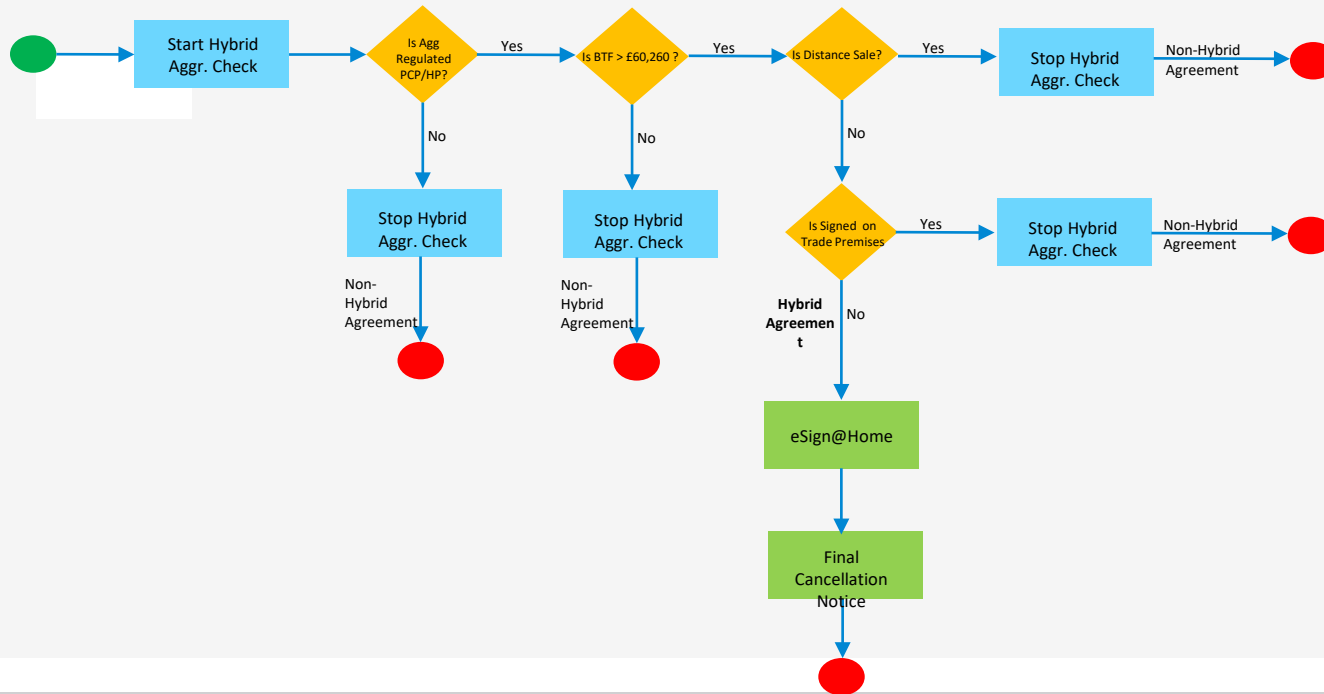
June 2024



Hybrid Agreement Definition

An hybrid scenario is where the finance agreement is

1. A regulated PCP/HP with
2. Balance to finance over £60,260 and
3. Is not a distance sale and
4. Is signed off trade premises



What's New?

Customers with an hybrid agreement can now sign their agreement at home with the **eSign@Home** option available

PCP&HP	Regulated	BTF > £60,260	Distance Sold	Sign Location	Issue Final Cancellation Notice	
Yes	Yes	Yes	No	Off Trade Premises	Yes	Hybrid Scenario
Yes	Yes	Yes	Yes	Off Trade Premises	No	
Yes	Yes	Yes	No	On Trade Premises	No	
Yes	Yes	Yes	Yes	On Trade Premises	No	
Yes	Yes	No	No	Off Trade Premises	No	
Yes	No	Yes	No	Off Trade Premises	No	
No	Yes	Yes	No	Off Trade Premises	No	
No	No	Yes	No	Off Trade Premises	No	

Hybrid Agreements.

1

Q2 2024 Select Campaign (3.9%) (F40/F44)

BMW1A0600B0000C0220D0000E0000GNF039

Vehicle	F40 118d Sport Sports Hatch 5-door B47 2		Annual Mileage	10,000
Cash Price	£	131,780.00	Term (Months)	36
Customer Deposit	£	26,356.00	Initial Payments	0
Deposit Percentage		20.00 %	Regular Payment	£ 2,804.90
Part Exchange Allowance	£	0.00	Frequency	Monthly
Finance settlement Incl Third party settlement	£	0.00	Final Payment	£ 14,221.88
Balance to Finance	£	105,424.00	Maximum Final Payment	£ 14,221.88

2

3

Status ACC - Accepted Urgency flag Distance Sold

Customer Details

Name	Abangma Lisa Lyna O	Postcode	RM16 4JN
Customer Type	Individual	Telephone No.	
Address	33, Cole Avenue GRAYS, Essex		
Guarantor			

Proposal Number 0017074848-1

Vehicle			
State	New	Price (ex. VAT)	£ 109,862.50
Make	BMW	VAT	£ 21,917.50
Model	F40 118d Sport Sports Hatch 5-door B47 2	On the Road Cash Price (inc. VAT)	£ 131,780.00
Type	Car		

Product			
Name	Q2 2024 Select Campaign (3.9%) (F40/F44)		
Deposit (Applied to the Vehicle)	£ 26,356.00	Initial Payments	0
Term (Months)	36	Regular Payment	£ 2,804.90
Frequency	Monthly	Final Payment	£ 14,221.88
Total Non-Vehicle Items	£ 0.00		

Print PCI Back to Quotation Notes NTU Proceed to Payout

An agreement will only be classed as an hybrid if it meets the criteria listed in point 1-3 and the user responds Yes to the new pop up that appears when they click on "Proceed to Payout"

OR

The user clicks on "Print – Agreement Pack" Where the print button appears instead of the Proceed to Payout button and responds Yes to the new pop up

An agreement will only be classed as an hybrid if it meets the criteria listed in point 1-3 and the user responds Yes to the new pop up that appears when they click on "Proceed to Payout"

OR

The user clicks on "Print – Agreement Pack" Where the print button appears instead of the Proceed to Payout button and responds Yes to the new pop up

Proceed to Payout from FAMOS.

Select Signing Location.

Home | Logout

Application Information | Application Issue | <18/04/2024 13:45> | Please click for more info UPDATED 18/04/24 - 12:43

Quotation | Vehicle | Customer | Customer Assistant | Administration | External Links

Back to Homepage

Status ACC - Accepted | Urgency flag | Distance Sold

Customer Details			
Name	Demonstration Hybrid	Postcode	WF10 3PF
Customer Type	Individual	Telephone No.	
Address	7, Acacia Drive CASTLEFORD, West Yorkshire		
Guarantor			

Proposal Number 0016943548-1			
Vehicle			
State	New	Price (ex. VAT)	£ 93,353.33
Make		VAT	£ 18,191.67
Model	F90 M5 Competition Saloon LCI S63 4.4i	On the Road Cash Price (inc. VAT)	£ 111,545.00
Type	Car		

Product			
Name	Q2 2024 Select Campaign (4.9%) 2		Initial Payments
Deposit (Applied to the Vehicle)	£ 22,309.00		Regular Payment
Term (Months)	36		Final Payment
Frequency	Monthly		
Total Non-Vehicle Items	£ 0.00		

Print PCI | Back to Quotation | Notes | NTU | Proceed to Payout

Agreement signing location - Google Chrome

Agreement signing location

Will the customer be signing the agreement off trade premises? If so, please note the agreement will be cancellable

Yes No

When selecting "Proceed to Payout" a new pop up will appear asking you to confirm the Agreement Signing Location.

You will then need to confirm whether the customer will be signing their finance agreement ON or OFF Trade Premises

Yes = Signing OFF Trade Premises

No = Signing ON Trade Premises

Once the signing location has been selected a Partner note will be created confirming your selection

Print Agreement Pack from FAMOS. Select Signing Location.

Home | Logout

Application Information | Application Issue <18/04/2024 13:45> | Please click for more info UPDATED 18/04/24 - 12:43

Quotation | Vehicle | Customer | Customer Assistant | Administration | External Links

Back to Homepage

Other Quotations

Documents Printed

Status ACC - Accepted | Urgency flag | Distance Sold

Customer Details

Name	Demonstration Hybrid	Postcode	WF10 3PF
Customer Type	Individual	Telephone No.	
Address	7, Acacia Drive CASTLEFORD, West Yorkshire		
Guarantor			

Proposal Number 0016943548-1

Vehicle

State	New	Price (ex. VAT)	€ 93,353.33
Make		VAT	€ 18,191.67
Model	F90 M5 Competition Saloon LCI S63 4.4i	On the Road Cash Price (inc. VAT)	€ 111,545.00
Type	Car		

Product

Name	Q2 2024 Select Campaign (4.9%) 2		Initial Payments
Deposit (Applied to the Vehicle)	€ 22,309.00		Regular Payment
Term (Months)	36		Final Payment
Frequency	Monthly		
Total Non-Vehicle Items	€ 0.00		

Print PCI | Back to Quotation | Notes | NTU | **Print** | Request for Payout

Legal Information

Agreement signing location - Google Chrome

Agreement signing location

Will the customer be signing the agreement off trade premises? If so, please note the agreement will be cancellable

Yes No

When selecting "Print Agreement" a new pop up will appear asking you to confirm the Agreement Signing Location.

You will then need to confirm whether the customer will be signing their finance agreement ON or OFF Trade Premises

Yes = Signing OFF Trade Premises

No = Signing ON Trade Premises

Once the signing location has been selected a Partner note will be created confirming your selection

Partner Note in FAMOS.

Home | Logout

Application Information | Application Issue <18/04/2024 13:45> | Please click for more info UPDATED 18/04/24 - 12:43

Quotation | Vehicle | Customer | Customer Assistant | Administration | External Links

Back to Homepage

Status ACC - Accepted | Urgency flag | Distance Sold

Customer Details

Name	Demonstration Hybrid	Postcode	WF10 3PF
Customer Type	Individual	Telephone No.	
Address	7, Acacia Drive CASTLEFORD, West Yorkshire		
Guarantor			

Proposal Number 0016943548-1

Vehicle			
State	New	Price (ex. VAT)	€ 93,353.33
Make		VAT	€ 18,191.67
Model	F90 M5 Competition Saloon LCI S63 4.4i	On the Road Cash Price (inc. VAT)	€ 111,545.00
Type	Car		

Product

Name	Q2 2024 Select Campaign (4.9%) 2	Initial Payments	0
Deposit (Applied to the Vehicle)	€ 22,309.00	Regular Payment	€ 1,645.15
Term (Months)	36	Final Payment	€ 41,093.13
Frequency	Monthly		
Total Non-Vehicle Items	€ 0.00		

Print PCI | Back to Quotation | **Notes** | NTU | Proceed to Payout

Legal Information

Display Notes

Retailer Notes

Note Detail

Dealer Note (Louis Hale) : 28/05/2024 13:45:12
 Agreement signing location : off premises Group 1 Farnborough

Manual Underwriting Decision (QLCRR02 TrainingUser) : Accept 23/05/2024 11:24:58
 a

An automatic Retailer Note is added in FAMOS confirming signing location

Signing OFF Trade Premises. Signing Options.

Payout Portal

[FAQ](#)

Proposal Status

16943548
eSigning/Ink Sign not started

Related

Pre-Contract/E Hampshire Re

Retailer

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 10:47:04

Retailer Note: Manual Underwriting Decision (QLCRR06 TrainingUser) : Accept 19/06/2024 10:18:27

Step 1: Choose Signing Option

- eSign@Home
- Print Agreement Pack for Ink Sign

Step 2: Upload Ink Signed Agreement

- Additional Requirements
- Ink Signed Agreement

User Action: Required Documents

- Invoice Upload
 - 1 Invoice
 - Payout could be declined if your invoice does not match:
 - Balance to Finance: 89236.00
 - Total VAT: 18191.67
 - Registration: EP24HYB
 - Registration Date: 31/05/2024
 - Chassis Number: 72316498
 - Start Mileage: 0
- Additional Requirements
- 0-5 Other

Retailer Note added if signing Off Trade Premises

Viewer

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 10:47:04

Proposal Number: 16943548

Created Date: 2024-06-19T10:47:04

Title: Dealer Note (Steve Godwin) : 19/06/2024 10:47:04

Notes: Agreement signing location : off premises Marshall Hampshire

As signing Off Trade Premises there is now **eSign@Home** option available

Ink Signed OFF Trade Premises. Confirm Signing Location.

Payout Portal



FAQ

Proposal Status

16943548
Payout cannot be requested

User Action

- Confirm Agreement signed off Trade Premises
- Delete Inksign Agreement Pack
- Print Signed Agreement

Document to Review

Ink Signed Agreement Proposal No 16943548 - Retailer Name -
Retailer Code 20504

Viewer

Retailer Note: Customer Proofs & Identity

Proposal Number: 16943548
Created Date: 2024-06-19T10:52:38
Title: Customer Proofs & Identity

Notes: I certify that the identity/address proofs are first copies of the original documents seen by me, that I have checked the customer's signature and checked the original identity document(s) with an ultra violet lamp. I confirm that the customer photo is a true likeness, and they have signed the agreement. Steve actioned the click to verify Customer Proofs and Identity

User Action: Required Documents

- Invoice Upload
1 Invoice
Payout could be declined if your invoice does not match:
Balance to Finance: 89236.00
Total VAT: 18191.67
Registration: EP24HYB
Registration Date: 31/05/2024
Chassis Number: 72316498
Start Mileage: 0
Invoice Proposal No 16943548 - Retailer Name -
Retailer Code 20504
- Upload Driving Licence or Passport
1 Driving Licence
Driving Licence Proposal No 16943548 - Retailer Name -
Retailer Code 20504
1 Passport
1 Other ID
- Additional Requirements
0-5 Other

Notes

New Note | Existing Notes 3

Retailer Note: Customer Proofs & Identity

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 10:47:04

Retailer Note: Manual Underwriting Decision (QLCRR06 TrainingUser) : Accept 19/06/2024 10:18:27

If signing location selected at Proceed to Payout was Off Trade premises and the customer has Ink Signed their agreement, then you will need to confirm that the customer has Ink Signed their agreement Off Trade Premises before Payout can be requested

Ink Signed OFF Trade Premises. Confirmed Signing Location Note

Payout Portal

🔍



FAQ

Proposal Status

16943548
Payout can be requested

Related Documents

Invoice Proposal No 16943548 - Retailer Name - [redacted] : Retailer Code 20504

Driving Licence Proposal No 16943548 - Retailer Name - [redacted] : Retailer Code 20504

Pre-Contract/Explanations Proposal No 16943548 - Retailer Name - [redacted] : Retailer Code 20504

Retailer Notes

New Note Existing Notes **4**

Retailer Note: Agreement signed off Trade Premises

Retailer Note: Customer Proofs & Identity

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 10:47:04

Retailer Note: Manual Underwriting Decision (QLCRR06 TrainingUser) : Accept 19/06/2024 10:18:27

User Action

- Request Payout
- Delete Inksign Agreement Pack
- Print Signed Agreement

User Action: Required Documents

Invoice Upload

1 Invoice

Payout could be declined if your invoice does not match:

Balance to Finance: 89236.00
Total VAT: 18191.67
Registration: EP24HYB
Registration Date: 31/05/2024
Chassis Number: 72316498
Start Mileage: 0

Invoice Pl [redacted] 16943548 - Retailer Name - Marsha [redacted] Hampshire : Retailer Code 20504

Upload Driving Licence or Passport

1 Driving Licence

Driving Licence Proposal No 16943548 - Retailer Name - [redacted] : Retailer Code 20504

- 1 Passport
- 1 Other ID

Additional Requirements

0-5 Other

Document to Review

Ink Signed Agreement Proposal No 16943548 - Retailer Name - [redacted] : Retailer Code 20504

Viewer

Retailer Note: Agreement signed off Trade Premises

Proposal Number: 16943548

Created Date: 2024-06-19T10:54:23

Title: Agreement signed off Trade Premises

Notes: I certify that the agreement documents have been signed By the customer Off Trade Premises. STEVE actioned the click to verify Agreement Signed off Trade Premises.

Signing ON Trade Premises. Signing Options.

The screenshot displays the 'Payout Portal' interface. On the left, a 'Proposal Status' card for proposal number 16943551 shows 'eSigning/Ink Sign not started'. Below it, a 'Retailer Note' section lists notes, including 'Dealer Note (Steve Godwin) : 19/06/2024 12:41:23'. The main area is divided into three steps: 'Step 1: Choose Signing Option' with 'eSignOnPremises' and 'Print Agreement Pack for Ink Sign' options; 'Step 2: Upload Ink Signed Agreement' with 'Requirements' and 'Ink Signed Agreement' upload fields; and 'User Action: Required Documents' with an 'Invoice Upload' section showing a warning that 'Payout could be declined if your invoice does not match' and a 'Requirements' section with 'Other' documents. On the right, a 'Viewer' window shows details for the 'Dealer Note (Steve Godwin) : 19/06/2024 12:41:23', including the proposal number, created date, title, and a note about the signing location: 'Aareement signing location : on premises'. A callout box points to the 'eSignOnPremises' option, stating 'As signing On Trade Premises there is the eSignOnPremises option available'. Another callout box points to the 'Dealer Note' entry in the notes section, stating 'Retailer Note added if signing On Trade Premises'. The footer includes 'Hyland Software © 2021' and 'Powered By Hyland'.

Ink Signed ON Trade Premises. Confirm Signing Location.

Payout Portal

[FAQ](#)

Proposal Status

16943551
Payout cannot be requested

User Action

- Confirm Agreement signed on Trade Premises
- Delete Inksign Agreement Pack
- Print Signed Agreement

User Action: Required Documents

- Invoice Upload
 - Invoice
 - Payout could be declined if your invoice does not match:
Balance to Finance: 89236.00
Total VAT: 18191.67
Registration: EP24HYB
Registration Date: 31/05/2024
Chassis Number: 84697213
Start Mileage: 0
- Upload Driving Licence or Passport
 - Driving Licence
 - Passport
 - Other ID
- Requirements
 - Other

Document to Review

Ink Signed Agreement Proposal No 16943551 - Retailer Name - Marshall
Hampshire Retailer Code 20504

Viewer

Retailer Note: Customer Proofs & Identity

Proposal Number: 16943551
Created Date: 2024-06-19T12:44:23
Title: Customer Proofs & Identity

Notes: I certify that the identity/address proofs are first copies of the original documents seen by me, that I have checked the customer's signature and checked the original identity document(s) with an ultra violet lamp. I confirm that the customer photo is a true likeness, and they have signed the agreement. Steve actioned the click to verify Customer Proofs and Identity

If signing location selected at Proceed to Payout was On Trade premises and the customer has Ink Signed their agreement, then you will need to confirm that that the customer has Ink Signed their agreement On Trade Premises before Payout can be requested

Retailer Notes

New Note | Existing Notes **3**

Retailer Note: Customer Proofs & Identity

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 12:41:23

Retailer Note: Manual Underwriting Decision (QLCRR12 TrainingUser) : Accept 19/06/2024 12:32:03

Ink Signed ON Trade Premises. Confirmed Signing Location Note.

Payout Portal

Proposal Status

16943551
Payout can be requested

Related Documents

Invoice Proposal No 16943551 - Retailer Name - [redacted] Retailer Code 20504

Driving Licence Proposal No 16943551 - Retailer Name - [redacted] Retailer Code 20504

Pre-Contract/Explanations Proposal No 16943551 - Retailer Name - [redacted] Retailer Code 20504

Retailer Notes

New Note Existing Notes **4**

Retailer Note: Agreement signed on Trade Premises

Retailer Note: Customer Proofs & Identity

Retailer Note: Dealer Note (Steve Godwin) : 19/06/2024 12:41:23

Retailer Note: Manual Underwriting Decision (QLCRR12 TrainingUser) : Accept 19/06/2024 12:32:03

User Action

- Request P
- Delete Ink
- Print Sign

User Action

- Invoice Upload
- Upload Driving Licence or Passport
- Requirements

Invoice

Payout could be declined if your invoice does not match:

Balance to Finance: 89236.00
Total VAT: 18191.67
Registration: EP24HYB
Registration Date: 31/05/2024
Chassis Number: 84697213
Start Mileage: 0

Invoice Proposal No 16943551 - Retailer Name - [redacted] Retailer Code 20504

Driving Licence

Driving Licence Proposal No 16943551 - Retailer Name - [redacted] Retailer Code 20504

- Passport
- Other ID

Requirements

- 0-5 Other

Once the Ink Sign location has been confirmed, a retailer note will be added to reflect this

Document to Review

Ink Signed Agreement Proposal No 16943551 - Retailer Name - Marshall Hampshire Retailer Code 20504

Viewer

Retailer Note: Agreement signed on Trade Premises

Proposal Number: 16943551

Created Date: 2024-06-19T12:44:43

Title: Agreement signed on Trade Premises

Notes: I certify that the agreement documents have been signed By the customer On Trade Premises. STEVE actioned the click to verify Agreement Signed on Trade Premises.

Hyland Software © 2021 Powered By **Hyland**

Changing Signing Location.

Home | Logout

Application Information | Application Issue <18/ 04/ 2024 13 : 45> | Please click for more info UPDATED 18/04/24 - 12:43

Quotation ▾ | Vehicle ▾ | Customer ▾ | Customer Assistant ▾ | Administration ▾ | External Links ▾

◀ Back to Homepage

Status ACC - Accepted | Sign Type - INK SIGN (ONBASE) | E-Sign Info - COMPLETE | Urgency flag | Distance Sold

Customer Details

Name	Demonstration Hybrid	Postcode	WF10 3PF
Customer Type	Individual	Telephone No.	
Address	7, Acacia Drive CASTLEFORD, West Yorkshire		
Guarantor			

Proposal Number 0016943551-1

Vehicle

State	New	Price (ex. VAT)	
Make	BMW	VAT	
Model	F90 M5 Competition Saloon LCI S63 4.4i	On the Road Cash Price (inc. VAT)	
Type	Car		

Product

Name	Q2 2024 Select Campaign (4.9%) 2	Initial Payments	
Deposit (Applied to the Vehicle)	£ 22,309.00	Regular Payment	
Term (Months)	36	Final Payment	
Frequency	Monthly		
Total Non-Vehicle Items	£ 0.00		

Print PCI | Notes | NTU | Resume Payout | **Release Lock**

FAMOS Version 9.0 - POS 12.20.30 | Copyright (c) 2008 BMW SF. All rights reserved.

Legal Information

If you need to change the signing location for any reason then a new agreement pack needs to be generated for the customer to sign

To change the signing location, you will need select Release Lock in FAMOS

This will then allow you to do a new Proceed to Payout, at which time you will be presented with the Agreement Signing Location popup

You can then select the correct signing location. This will generate a new agreement pack and the Payout Portal will display the relevant signing options

Final Cancellation Letter.

Once an Hybrid agreement has been activated ,CIC print and fulfilment will send a final cancellation letter to the customer (by post) **within 7 days after the making of the agreement.**

«Salutation» «FirstName» «Surname»
«HouseNoName» «Addr1»
«Addr2»
«Town»
«County»
«Postcode»

Your/Our Reference
Your message dated
Department/From
Telephone
Email
Date
Subject **Cancellation Notice**

IMPORTANT – YOU SHOULD READ THIS CAREFULLY

STATUTORY NOTICE RELATING TO A REGULATED HIRE PURCHASE AGREEMENT

YOUR RIGHT TO CANCEL

You recently made a hire purchase agreement number «Agreement_Number» with BMW Financial Services (GB) Limited. You have a right to cancel it if you wish. You can do this by sending or taking a WRITTEN notice of cancellation to [address]. You have FIVE DAYS starting with the day after you received this notice. You can use the form provided.

If you cancel this agreement, any money you have paid, goods given in part exchange (or their value) and property given as security must be returned to you. You will not have to make any further payment.

If you already have any goods under the agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them). You can wait for them to be collected from you and you need not hand them over unless you receive a written request. If you wish, however, you may return the goods yourself.

.....

Company
BMW Financial Services (GB) Limited
Postal and Registered Office address
Summit ONE, Summit Avenue,
Farnborough, Hampshire GU14 0FB
Telephone +44 (0)1252 920000

Registered in England and Wales
01288537
Authorised and regulated by
the Financial Conduct Authority

CANCELLATION FORM

(Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE AGREEMENT.)

To: BMW Financial Services (GB) Limited
Customer Services Department,
Aldwick Park,
Manvers,
Rotherham,
S63 5NA

I/We* hereby give notice that I/We* wish to cancel agreement number «Agreement_Number»

Signed

Date

*Delete as appropriate