



U.S. Bank and BMW Financial Services North America Launch Expanded Benefits, Simplified Rewards for BMW, MINI and BMW Motorrad Card Holders in the U.S.

2026-10-13

New and existing card holders are rewarded for their customer loyalty with premium credit card benefits and exclusive offers.

Key Takeaways:

- **Expanded and simplified rewards** including **3X per \$1** spent on BMW, MINI and BMW Motorrad purchases and eligible gas station, EV charging station purchases and on tollway charges.
- **First use bonus** of 10,000 points after \$500 spent within 90 days of account opening.
- **0%* introductory APR** on purchases and balance transfers for 12 billing cycles. After that, a variable APR, currently 17.74%-30.74%.
- **No Annual Fee.**
- **Accelerated 2X** points value for redemption at BMW, MINI and BMW Motorrad dealerships.
- **BMW Card Extend Pay** always-on offer of 6 months with no fees or interest for BMW purchases for eligible cardholders.
- **BMW, MINI and BMW Motorrad Auto Sweeps points redemption towards your customer loan or lease payments.**
- **Dollar for dollar** points system continues for all other purchases.

MINNEAPOLIS--(BUSINESS WIRE)-- U.S. Bank is launching redesigned BMW, MINI and BMW Motorrad Mastercard® credit card products that offer cardholders enhanced rewards value, integrated with their BMW experience, and payment flexibility.

BMW, MINI and BMW Motorrad Mastercard

The new cards, with Mastercard as their network, help consumers convert rewards earned on their everyday

spend into the purchase or lease of their next BMW. The unique benefits reward cardholders when they use their card for purchasing and redeeming for their beloved BMW products. They can earn triple rewards for every dollar spent on BMW purchases and double points value for redemption at BMW dealerships. Eligible cardholders can take advantage of a special six-month ExtendPay installment payment plan with no fees or interest when paying for BMW, MINI or BMW Motorrad sales and services. The card also has a first time use bonus of 10,000 points, when \$500 is spent within the first 90 days, and 0% on eligible purchases and balance transfers for the first 12 billing cycles.

"BMW is the leading premium automotive brand that has created fierce loyalty with its customers. U.S. Bank's upgraded BMW-branded credit card is designed to reward this loyalty," said Tanuj Suri, head of co-brand cards at U.S. Bank. "Our compelling new card benefits enable BMW customers to earn rewards rapidly when they make everyday purchases, but especially for BMW purchases. Those rewards multiply when used for BMW products and services, including the ability to automatically apply rewards against a BMW Financial Services Loan."

"BMW Financial Services is an important part of the overall customer experience, and we are always looking for new ways to deliver greater value and flexibility to our customers," said Ole Jensen, President & CEO, BMW Financial Services North America. "These enhanced card benefits make it easier for customers to turn their everyday spending into meaningful rewards they can use – from purchases and service at our dealerships, to their BMW Financial Services loan or lease."

When **BMW, MINI or BMW Motorrad customers enroll their eligible** loan or lease, any points are worth double when applied to that loan or lease. For example, that means **10,000 points are worth \$200** when applied toward your BMW Financial Services loan or lease instead of \$100. For more information, visit the [BMW Website](#).

About U.S. Bancorp

Headquartered in Minneapolis, U.S. Bancorp is the parent company of U.S. Bank National Association, the fifth-largest commercial bank in the United States. Our three major business lines serve 15 million clients throughout the U.S., Canada and Europe, and our team of nearly 70,000 people invest our hearts and minds to power human potential every day. Ranked 105th on the Fortune 500, we are deeply respected for our culture and long-term stewardship and admired for our diversified business mix and product capabilities.

About BMW Financial Services North America, LLC

BMW Financial Services North America was established in the U.S. in 1992 to support the sales and marketing of BMW Group products. Since then, the company has expanded to provide service to markets in multiple countries and continues to evolve beyond its role as a captive finance unit. BMW Financial Services North America offers a wide range of leasing, retail and commercial financing and banking products tailored to meet the needs of the BMW Group customer. The company also provides financing to BMW dealers for expanding dealership capabilities and enhancing overall operations. With over \$50 billion in serviced assets and more than 1,100,000 automotive lending customers across the U.S., BMW Financial Services North America finances more than half of the BMW sold or leased in North America. BMW Financial Services employs more than 900 people, many of whom are located in Columbus, Ohio, serving the U.S. and Canadian markets. In 2001, the MINI Financial Services division was established to provide support for the brand's dealers and its customers by offering financing and leasing options and branded financial services products.

Joe Rauch, Public Affairs & Communications

joseph.rauch@usbank.com

U.S. Bank

Source: U.S. Bancorp