

BMW FINANCIAL SERVICES NEDERLAND BV

Breda - Netherlands | Renting and leasing of motor vehicles

Company size: **M** | Assessment scope: **Entity**

Overall score

↗ **85**/100

Percentile

99th



Scorecard

Publication date: 7 Nov 2025 (Revised: 17 Mar 2026) Valid until: 7 Nov 2026

Overall score

Percentile

99th

↗ **85**/100



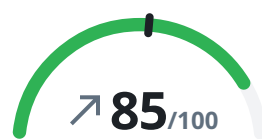
Environment

Impact on score ●●○○



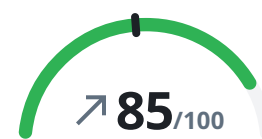
Labor & Human Rights

Impact on score ●●●●



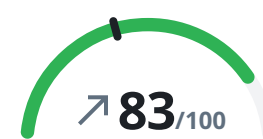
Ethics

Impact on score ●○○○



Sustainable Procurement

Impact on score ●○○○



Environment

Impact on score ●●○○

● ↗ **87**/100

Environment | Policies

Impact on score ●●●●

● ↗ **100**/100

A policy is a set of objectives that addresses specific sustainability issues. It shows a company's intention to reduce impact, mitigate risk or improve performance.

Strengths

Environmental policy on customer health and safety
Environmental policy on environmental services and advocacy
Environmental policy on energy consumption and GHGs
Environmental policy on materials, chemicals, and waste
Exceptional policy on major environmental issues
Quantitative targets set on energy consumption and GHGs
Quantitative targets set on materials, chemicals, and waste
Quantitative targets set on customer health and safety
Formal mechanisms to review and amend environmental policy
Environmental policy scope of application specified

Environment | Endorsements

Impact on score ●○○○

● → **100**/100

Endorsements are your company's public adherence or commitment to meeting objectives and principles defined by a recognized third-party organization.

Strengths

Endorsement of external initiative on environmental issues

Endorsement of the Science Based Targets initiative - Targets Set

Endorsement of the United Nations Global Compact (UNGC)

Endorsement of the MVO Nederland initiative

Environment | Measures Impact on score ●●●●

● → 75/100

Measures are your company's actions to support your sustainability policies and commitments.

Strengths

Purchase of verified carbon offset credits

Company-specific emergency preparedness and response procedure regarding customer health and safety

Training of employees on energy conservation/climate actions

Awareness program offered to customers regarding product/service health & safety issues

Reduction of material consumption through process optimization

Offer of ridesharing programs or shared transportation solutions

Infrastructure or program to collect and recycle used vehicle batteries

Other actions to ensure environmental services and advocacy during operation

Provision of safety devices (e.g. signal for unfastened seat belt, speed limitation devices)

Carbon footprint calculation programs or services available to customers

Offer of electric powered vehicles

Reduction of internal wastes through material reuse, recovery or repurpose

Purchase and/or generation of renewable energy

Energy and/or carbon audit

Reduction of energy consumption of lighting systems

Internal sorting & disposal of waste according to waste streams

Improvement areas

Low priority No supporting evidence of reduction of energy consumption of IT infrastructure

Low priority No supporting evidence of use of eco-friendly or bio-based process materials

Low priority No supporting evidence of reduction of energy consumption of HVAC (heating, ventilation, and air conditioning) systems

Environment | Certifications Impact on score ●●●○

● → 100/100

Certifications confirm your compliance with international standards (for example, ISO 14001, ISO 45001, ISO 37001, SA8000 or FSC Chain of Custody). They must be issued by an external certification body.

Strengths

ISO 14001 certified

Environment | Reporting

Impact on score ●●●○

● → 50/100

Reporting is based on quantitative KPIs that measure your implementation of sustainability practices.

Strengths

Reporting on total gross Scope 3 GHG emissions
Total gross Scope 3 GHG emissions reporting value confirmed in supporting documentation
Reporting on total gross Scope 1 GHG emissions
Reporting on total gross Scope 2 GHG emissions (market or location based)
Parent company reports to CDP
Total gross Scope 2 reporting value confirmed in supporting documentation
Total gross Scope 1 reporting value confirmed in supporting documentation
Reporting with reference to the GRI Universal Standards
Standard reporting on environmental issues
Reporting on total energy consumption
External assurance or verification of sustainability reporting
Reporting on total weight of waste recovered
Reporting in accordance with SASB
Company communicates progress towards the Sustainable Development Goals (SDGs)
Materiality analysis in sustainability reporting
Reporting on total amount of renewable energy consumed
Reporting on total weight of non-hazardous waste
Reporting on total weight of hazardous waste

Improvement areas

Low priority	No supporting evidence of reporting on the total gross Scope 3 downstream GHG emissions
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Environment | 360° Watch

Impact on score ●●●●

● → 75/100

The 360° Watch Findings indicator is scored based on the data we gather by scanning thousands of sources in the public domain. This allows us to get a broader overview of your company's sustainability management.

Strengths and improvement areas

No recommendations yet

News that impacted your score (1)

News stories about your company we found in public databases.

No records found for this company on Compliance Database

02 Oct 2025

360° Watch

Impact on Score

Neutral

Severity

N/A

valid from Oct 2025 to Oct 2030

Labor & Human Rights

Impact on score ●●●●

● ↗ 85/100

Labor & Human Rights | Policies

Impact on score ●●●●

● ↗ 75/100

A policy is a set of objectives that addresses specific sustainability issues. It shows a company's intention to reduce impact, mitigate risk or improve performance.

Strengths

Labor and human rights policy on working conditions
Labor and human rights policy on preventing discrimination and harassment
Labor and human rights policy on employee health and safety
Labor and human rights policy on social dialogue
Comprehensive policy on a majority of labor or human rights issues
Labor and human rights policy scope of application specified
Labor and human rights policy on career management and training
Quantitative targets set on preventing discrimination and harassment
Formal mechanisms to review and amend labor and human rights policy

Labor & Human Rights | Endorsements

Impact on score ●○○○

● → 100/100

Endorsements are your company's public adherence or commitment to meeting objectives and principles defined by a recognized third-party organization.

Strengths

Endorsement of external initiative on labor or human rights issues
Endorsement of the United Nations Global Compact (UNGC)
Endorsement of the MVO Nederland initiative

Labor & Human Rights | Measures

Impact on score ●●●●

● → 100/100

Measures are your company's actions to support your sustainability policies and commitments.

Strengths

Remediation procedure in place for victims of discrimination and/or harassment
Actions to prevent discrimination in professional development and promotion processes
Communication to all employees of remuneration process (e.g. salary grid, procedure for salary advancement)
Employee satisfaction survey
Health care coverage of employees in place
Compensation for extra or atypical working hours
Actions to ensure equal pay for equal work
Actions to promote the inclusion of employees with disabilities
Grievance mechanism on discrimination and/or harassment issues
Employee resource or support groups open to all
Actions to prevent discrimination during recruitment phase
Employee representatives or employee representative body (e.g. works council)
Family Friendly programs (FFPs) implemented (e.g. parental or care leaves, childcare services or allowances)
Awareness training on discrimination and harassment
Other actions to prevent discrimination and harassment
Preventive actions for repetitive strain injury (RSI)
Flexible organization of work (eg. remote work, flexi-time)
Grievance mechanism on working conditions
Actions to manage working hours and overtime
Provision of skills development training
Actions to promote internal mobility
Regular employee health check-up
Regular assessment of individual performance
Individual development and career plan for all employees
Employee health & safety risk assessment
Employee health and safety emergency action plan
Training of employees on health and safety risks and best working practices
Actions to address stress and psychological wellbeing in the workplace

Improvement areas

Low priority	No supporting evidence of actions to ensure adequate wages
Low priority	No supporting evidence of actions to prevent workplace harassment

Labor & Human Rights | Certifications Impact on score ●●●○

● ↗ 50/100

Certifications confirm your compliance with international standards (for example, ISO 14001, ISO 45001, ISO 37001, SA8000 or FSC Chain of Custody). They must be issued by an external certification body.

Strengths

Specific labor or human rights certification

Labor & Human Rights | Reporting Impact on score ●●●○

● ↗ 75/100

Reporting is based on quantitative KPIs that measure your implementation of sustainability practices.

Strengths

Reporting on the percentage of women employed in relation to the whole organization

Comprehensive reporting on labor and human rights issues

Report on average unadjusted gender pay gap

Report on percentage of women within the organization's board

Reporting on the percentage of women at top management level

Reporting with reference to the GRI Universal Standards

External assurance or verification of sustainability reporting

Reporting on ratio of the annual total compensation of the highest paid individual, to the median annual total compensation for all employees

Reporting on number of average training hours per employee

Reporting in accordance with SASB

Company communicates progress towards the Sustainable Development Goals (SDGs)

Materiality analysis in sustainability reporting

Reporting on number of days lost to work-related injuries, fatalities and ill health

Reporting on number of recordable work-related accidents

Labor & Human Rights | 360° Watch Impact on score ●●●●

● → 75/100

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Strengths and improvement areas

No recommendations yet

News that impacted your score (1)

News stories about your company we found in public databases.

No records found for this company on Compliance Database

02 Oct 2025

360° Watch

Impact on Score

Neutral

Severity

N/A

valid from Oct 2025 to Oct 2030

Ethics Impact on score ●○○○

● ↗ **85**_{/100}

Ethics | Policies Impact on score ●●●●

● → **75**_{/100}

A policy is a set of objectives that addresses specific sustainability issues. It shows a company's intention to reduce impact, mitigate risk or improve performance.

Strengths

Comprehensive policies on ethics issues
Policies on corruption
Policy on fraud
Disciplinary sanctions to deal with policy violations
Formal mechanisms to review and amend ethics policy
Ethics policy scope of application specified
Policy on information security
Policy on money laundering
Policy on conflict of interest
Dedicated responsibility for ethics issues
Detailed examples available regarding ethics issues

Improvement areas

Low priority No supporting evidence of employee signature acknowledgement of ethics policy

Ethics | Endorsements Impact on score ●○○○

● ↗ **75**_{/100}

Endorsements are your company's public adherence or commitment to meeting objectives and principles defined by a recognized third-party organization.

Strengths

Endorsement of external initiative on ethics issues
Endorsement of the United Nations Global Compact (UNGC)

Ethics | Measures Impact on score ●●●●

● → 100/100

Measures are your company's actions to support your sustainability policies and commitments.

Strengths

Corruption risk assessments performed
Specific approval procedure for sensitive transactions (e.g. gifts, travel)
Implementation of a records retention schedule
Information security risk assessments performed
Whistleblower procedure for stakeholders to report information security concerns
Awareness training to prevent information security breaches
Information security due diligence program on third parties in place
Whistleblower procedure for stakeholders to report corruption and bribery
Measures for gaining stakeholder consent regarding the processing, sharing and retention of confidential information
Training of employees on corruption and bribery prevention
Incident response procedure (IRP) to manage breaches of confidential information
Measures to protect third party data from unauthorized access or disclosure

Improvement areas

Low priority	No supporting evidence of audits of control procedures to prevent corruption
Low priority	No supporting evidence of an anti-corruption due diligence program on third parties

Ethics | Certifications Impact on score ●●●○

● → 75/100

Certifications confirm your compliance with international standards (for example, ISO 14001, ISO 45001, ISO 37001, SA8000 or FSC Chain of Custody). They must be issued by an external certification body.

Strengths

ISO 27001 certified (certification of information security management system)

Ethics | Reporting Impact on score ●●●○

● ↗ 75/100

Reporting is based on quantitative KPIs that measure your implementation of sustainability practices.

Strengths

Comprehensive reporting on ethics issues

Reporting with reference to the GRI Universal Standards

External assurance or verification of sustainability reporting

Reporting in accordance with SASB

Company communicates progress towards the Sustainable Development Goals (SDGs)

Materiality analysis in sustainability reporting

Ethics | 360° Watch

Impact on score ●●●●

● → 75/100

The 360° Watch Findings indicator is scored based on the data we gather by scanning thousands of sources in the public domain. This allows us to get a broader overview of your company's sustainability management.

Strengths and improvement areas

No recommendations yet

News that impacted your score (2)

News stories about your company we found in public databases.

BMW Financial Services Caught in Third-Party Data Breach Involving Texas Fintech Firm

dailysecurityreview.com | 07 Jul 2025

BMW Financial Services was indirectly affected by a data breach at its third-party service provider, the Texas fintech firm AIS. The incident, which occurred in February 2025, did not compromise BMW's own systems or networks. Unauthorized actors accessed AIS's systems and exfiltrated a limited amount of data handled on behalf of BMW. The breach exposed the names and other unspecified information of over 1,950 individuals. AIS, which provides monitoring and processing services for BMW, is offering complimentary credit monitoring to those affected. This event highlights the risks companies face

360° Watch

Impact on Score

Neutral

Severity

Neutral

valid from Feb 2025 to Mar 2035



No records found for this company on Compliance Database

02 Oct 2025

360° Watch

Impact on Score

Neutral

Severity

N/A

valid from Oct 2025 to Oct 2030

Sustainable Procurement

Impact on score ●○○○

● ↗ 83/100

Sustainable Procurement | Policies

Impact on score ●●●●

● → 75/100

A policy is a set of objectives that addresses specific sustainability issues. It shows a company's intention to reduce impact, mitigate risk or improve performance.

Strengths

Comprehensive sustainable procurement policies on both social and environmental factors

Quantitative targets set on sustainable procurement

Sustainable procurement policy scope of application specified

Formal mechanisms to review and amend sustainable procurement policy

Dedicated responsibility for sustainable procurement policy

Sustainable Procurement | Endorsements Impact on score ●○○○

● → 75/100

Endorsements are your company's public adherence or commitment to meeting objectives and principles defined by a recognized third-party organization.

Strengths

Endorsement of external initiative on sustainable procurement issues

Endorsement of the Science Based Targets initiative - Targets Set

Endorsement of the United Nations Global Compact (UNGC)

Endorsement of the MVO Nederland initiative

Sustainable Procurement | Measures Impact on score ●●●●

● → 100/100

Measures are your company's actions to support your sustainability policies and commitments.

Strengths

Sustainable procurement objectives integrated into buyer performance reviews

Supplier sustainability code of conduct in place

Integration of social and environmental clauses into supplier contracts

Supplier assessment on environmental and social practices

Training of buyers on social and environmental issues within the supply chain

On-site audits of suppliers on environmental and social issues

Capacity building of suppliers on risks of sustainability adverse impacts

Improvement areas

Medium priority No supporting evidence of a risk assessment of adverse sustainability impacts in the supply chain

Sustainable Procurement | Certifications Impact on score ●●●○

● → 50/100

Certifications confirm your compliance with international standards (for example, ISO 14001, ISO 45001, ISO 37001, SA8000 or FSC Chain of Custody). They must be issued by an external certification body.

Strengths and improvement areas

No recommendations yet

Sustainable Procurement | Reporting

Impact on score ●●●○

● ↗ 75/100

Reporting is based on quantitative KPIs that measure your implementation of sustainability practices.

Strengths

Comprehensive reporting on sustainable procurement issues
Reporting with reference to the GRI Universal Standards
External assurance or verification of sustainability reporting
Reporting in accordance with SASB
Company communicates progress towards the Sustainable Development Goals (SDGs)
Materiality analysis in sustainability reporting

Improvement areas

<div style="border: 1px solid #ccc; border-radius: 10px; padding: 5px; display: inline-block; margin-right: 10px;">Low priority</div> No supporting evidence of reporting on the total gross Scope 3 upstream GHG emissions

Sustainable Procurement | 360° Watch

Impact on score ●●●●

● → 75/100

The 360° Watch Findings indicator is scored based on the data we gather by scanning thousands of sources in the public domain. This allows us to get a broader overview of your company's sustainability management.

Strengths and improvement areas

No recommendations yet

News that impacted your score (1)

News stories about your company we found in public databases.

<p>No records found for this company on Compliance Database</p> <p>02 Oct 2025</p>	<p>360° Watch</p> <p>Impact on Score</p> <p>Neutral</p> <hr/> <p>Severity</p> <p>N/A</p> <p>valid from Oct 2025 to Oct 2030</p>
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