



 Finance
TOYOTA

CAR FINANCE THAT PUTS YOU IN THE DRIVER'S SEAT

Toyota Access. Finance You Drive.

OH WHAT A FEELING



GET CHOICE AND CONTROL LIKE NEVER BEFORE

With Toyota Access, you're in control from the start. Know your vehicle's Guaranteed Future Value*, access your account with ease and choose from flexible options at the end of your car loan.

FINANCE YOU DRIVE

You're in control from the start

HOW TOYOTA ACCESS WORKS

PICK YOUR TOYOTA new, approved demonstrator or Toyota Certified Pre-Owned vehicle.

CHOOSE THE DEPOSIT you want to pay (if any).

SELECT YOUR LOAN TERM

- New and approved demonstrator (up to four years).
- Toyota Certified Pre-Owned vehicle (three or four years).

ESTIMATE THE NUMBER OF KILOMETRES you expect to travel by the end of the term, including any already on the clock (End Odometer).

CHOOSE HOW YOU PAY weekly, fortnightly, or monthly.

Toyota Finance calculates the Guaranteed Future Value* (GFV) for your Toyota. We then finalise your loan package and repayment schedule. Toyota Access comes with a **fixed interest rate** so you can be certain your interest rate and loan repayments won't change throughout the life of your loan.

FLEXIBLE OPTIONS AT THE END OF YOUR LOAN TERM

Whether you choose to trade, keep, or return your vehicle, you control where you go next.



1. TRADE your vehicle for the latest Toyota. If the trade-in value is higher than your outstanding balance, you can put the difference towards your new vehicle.



2. KEEP your vehicle and pay the outstanding balance in full or let us help you refinance that amount with a loan term that suits you (conditions apply).



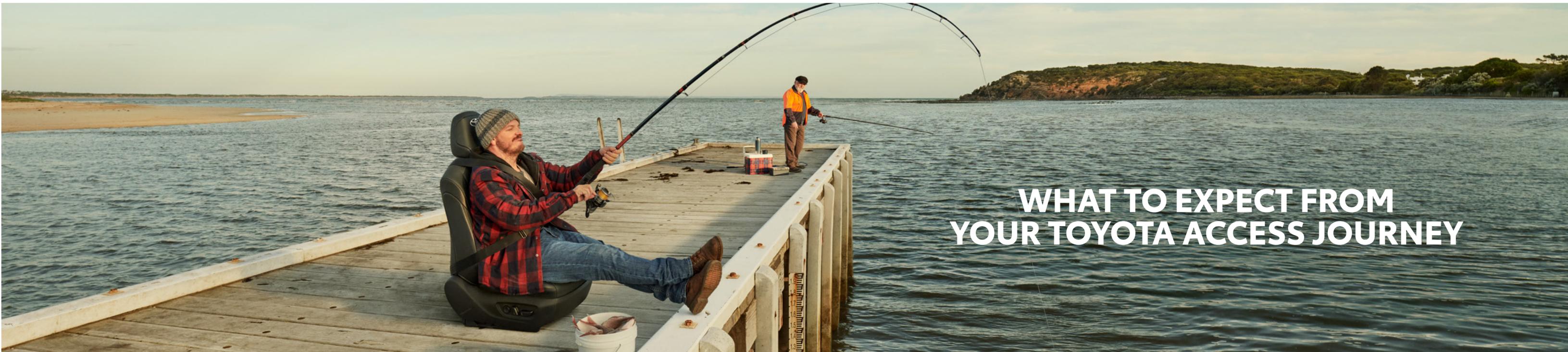
3. RETURN the vehicle to us and we will put your Guaranteed Future Value* (GFV) towards your loan balance (subject to fair wear and tear and agreed kilometres being met).

WHAT IS A GUARANTEED FUTURE VALUE*?

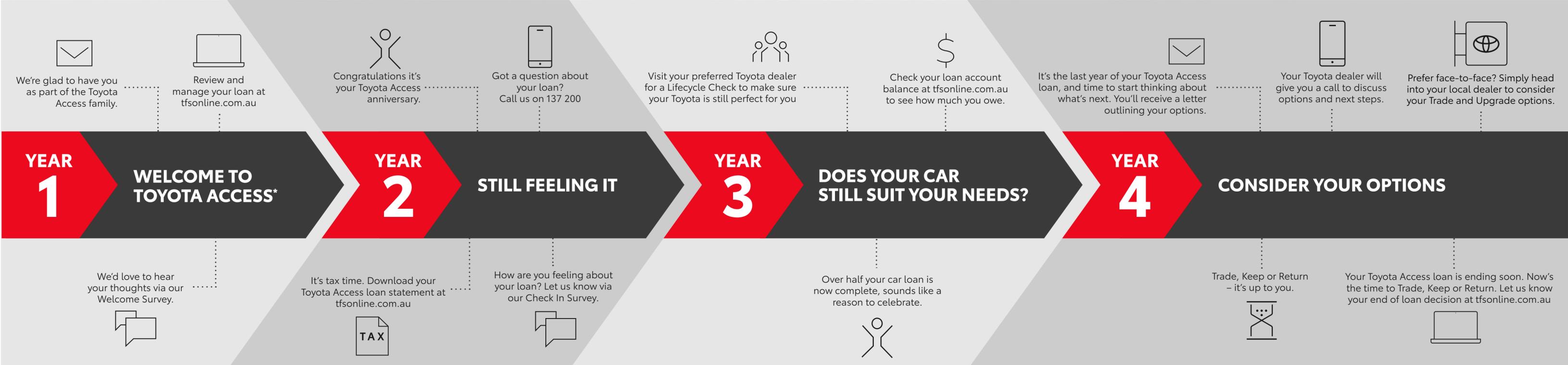
A Guaranteed Future Value* (GFV) is the minimum value of your Toyota at the end of the loan term, as determined by Toyota Finance, subject to fair wear and tear conditions and agreed kilometres being met. The GFV gives you that extra peace of mind of knowing where you'll stand in the future.

If you decide to return your car at the end of your loan, Toyota Finance will pay you the GFV agreed at the start to put towards the remaining balance owing.

*The Guaranteed Future Value (GFV) is the minimum value of your Toyota at the end of your finance contract, as determined by Toyota Finance. If you decide to return your car to Toyota Finance at the end of your term, Toyota Finance will pay you the agreed GFV, which will be put against your final payment subject to fair wear and tear conditions and agreed kilometres being met. The information provided is general in nature. You should seek your own financial advice to determine whether Toyota Access is appropriate for your individual circumstances. Terms, conditions, fees and charges apply. Toyota Access GFV products are available to approved customers of Toyota Finance, a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536.



WHAT TO EXPECT FROM YOUR TOYOTA ACCESS JOURNEY



TOYOTA ACCESS FINANCE YOU DRIVE: YOUR CHOICE AT THE END OF THE LOAN

TRADE

Access gives you the flexibility to trade your vehicle for a new Toyota. If the trade-in value is higher than your outstanding balance, put the difference towards your new vehicle.

OR KEEP

Keep your Toyota, simply pay the remaining balance in full or let us help you refinance^(F6) that amount with a loan term that suits you (conditions apply).

OR RETURN

Return your Toyota to us and we will put the Guaranteed Future Value^A towards your loan balance (Subject to fair wear and tear and agreed kilometres being met).

*Approved applicants only. T&Cs apply. Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536. ^AGuaranteed Future Value (GFV) is the minimum value of your new or approved demonstrator Toyota at the end of your finance contract, as determined by Toyota Finance, subject to fair wear and tear and agreed kilometres being met. Ask your dealer for more information. ^(F6)Subject to usual credit criteria to approval applicants only. The information provided assumes a customer has selected a 48 month Toyota Access loan term and is for illustrative purposes only. Ask your dealer for more information. Maximum finance term of 48 months.

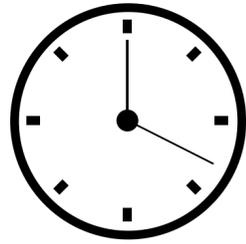
TOYOTA PERSONALISED REPAYMENTS¹

Interest rate and repayments true to you.

Long gone are the days of one-size-fits-all car loans. With Toyota Finance, you can now use your credit score and other relevant criteria to secure a personalised interest rate for your car loan that's tailored to your unique circumstances.

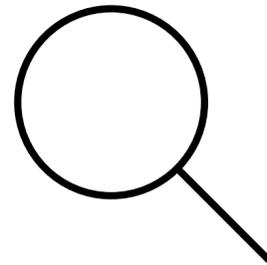
Get a Toyota Access quote with the ability to adjust your deposit, loan term and kilometre allowance to find the weekly repayments that suit you.

Don't worry, your credit score will not be affected.



2 MINUTE QUOTE

Just need driver's licence and a few other details.



TOTAL TRANSPARENCY

We'll use your credit score and other relevant criteria to generate an interest rate that's tailored to your unique circumstances.



APPLIES TO ALL STOCK[^]

Unlock personalised weekly repayments for all new vehicles in stock.

Get your Toyota Personalised Repayments now in as little as two minutes by visiting: toyota.com.au/tpr

¹ Approved applicants only. Terms and conditions apply. Toyota Finance is a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536.
[^]Coasters and some used vehicles are not eligible.

UNLOCK IT ALL

When you buy a Toyota, you're not just getting a new car, you're joining Australia's largest dealer network committed to giving you the best value year after year.

SUPERIOR QUALITY

Toyota quality, durability, reliability and safety are legendary. To be the most reliable, dependable car brand in the world, you can't rest on your laurels. You must be constantly testing, refining and improving.

TOYOTA GENUINE SERVICE

With Toyota Genuine Service you can relax in the knowledge that our Toyota-trained technicians are genuine experts and fit only Toyota Genuine Parts. It's this care and expertise that gives you peace of mind and helps you get on with life uninterrupted.

TOYOTA DEALER NETWORK

Australia's largest and most experienced dealer network means you and your Toyota will receive the support and care you want – wherever and whenever you need it.

TOYOTA FINANCE

It's easy to make choices when you know where you stand, so Toyota Finance gives you a range of clear options to help you get into your new Toyota as simply as possible.

TOYOTA INSURANCE[†]

Drive every day with genuine peace of mind knowing you're covered by a lifetime repair guarantee, genuine Toyota parts and new replacement Toyota after a total loss.

- New Vehicles

If your Toyota is a total loss within 3 years, we will replace your vehicle with a new Toyota.

- Toyota Certified Pre-Owned Vehicles (TCPO)

The agreed value, as at the date you purchase your TCPO, will be paid should a total loss occur within 2 years of the purchase date.



COMMONLY ASKED QUESTIONS AND ANSWERS

WHAT'S A GUARANTEED FUTURE VALUE (GFV)?

It's the minimum value of your Toyota at the end of your loan term, as determined by Toyota Finance. So if you decide to return the vehicle to us at the end of your loan term, you can rest assured knowing that, as long as fair wear and tear conditions and agreed kilometres have been met, we'll pay you the GFV which will be put against the final payment.

HOW IS THE GFV WORKED OUT?

Toyota Finance analysts set the GFV based on the worth of the vehicle in the future. We use sales results of similar vehicles, new model data and economic factors. And we factor in your loan term and agreed End Odometer.

DOES THE GFV EQUAL THE EXPECTED MARKET VALUE?

It's an estimation of the future value of your vehicle at the end of the loan term. This is subject to the vehicle being returned in a condition that meets our Fair Wear and Tear Guidelines and not having travelled more kilometres than agreed at the start. With all this in mind, the GFV may be more or less than the actual market value of the vehicle. If it is more, you keep the difference.

DO I HAVE TO KEEP THE CAR IN GOOD CONDITION?

Yes, if you want to take advantage of the return option. But, don't worry; we'll give you a Fair Wear and Tear Guide before you enter your contract, so you'll know upfront what's expected. If you decide to keep the vehicle, you don't need to worry about it. Obviously, if you decide to trade it in to your preferred dealer, the condition will impact the price you can expect to get.

IF THERE IS A LOT OF DAMAGE, CAN I RETURN MY TOYOTA AND CLAIM THE GFV?

If your vehicle doesn't meet the Fair Wear and Tear Guidelines, we'll give you the chance to have the vehicle repaired. Otherwise, we can organise repairs and deduct the cost from your GFV. This adjusted GFV will be the price we offer you if you return the car at the end of the term.

CAN I TRADE MY TOYOTA?

Absolutely. You can trade in at any time for another Toyota vehicle, but you will need to pay the remaining balance on your account and the GFV won't apply.

CAN I KEEP MY TOYOTA?

Yes, just pay out the loan at the end of the term. If required, Toyota Finance may be able to refinance^o the final payment. If you do that, the GFV won't apply.

CAN I SELL MY CAR PRIVATELY?

Yes, simply pay out the remaining balance on your account. The GFV won't apply.

CAN I RETURN MY TOYOTA?

Yes, as long as it meets the Fair Wear and Tear Guidelines and agreed kilometres. Toyota Finance will use your GFV to pay the final payment.

WHAT HAPPENS IF I DRIVE EXTRA KILOMETRES?

If you drive more than your End Odometer, an excess usage charge will apply. This will be deducted from your GFV, which then becomes your adjusted GFV. This means your remaining payment will be the difference between your adjusted GFV and the remaining loan balance.

IS THIS A LEASE?

No, it's a loan. You own the vehicle and Toyota Finance takes a security interest over it during the life of the loan.

**ASK YOUR DEALER TODAY
TO SEE HOW TOYOTA ACCESS
CAN WORK FOR YOU**

#Terms and conditions apply. This advice is general in nature and does not take into account your objectives, financial situation or needs. Before making a decision to purchase any of the insurance products you should consider the appropriateness of the advice taking into account your own objectives, financial situations and needs and refer to the current PDS from participating Dealers, via our website at toyotainsurance.com.au or by calling 137 200. Toyota Insurance purchased in a dealership or via the Toyota Insurance National Customer Solutions Centre is issued by Toyota Finance Australia Limited (TFAL) ABN 48 002 435 181, AFSL and Australian Credit Licence 392536. The insurer is Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282, AFSL 443540 (Adica). If Toyota Insurance is purchased online, the issuer and insurer is Adica.