



# Finance

## We're not like the banks

### ENJOY MORE CHOICE AND CONTROL

When looking for a car loan, speaking to your bank probably seems like the easiest and most convenient option. But is their 'one size fits all' approach the right one for you? We know that everyone's needs and financial circumstances are different. That's why we offer a range of finance products - from standard loans, to leases, business loans and Toyota Access - giving you more choice and control.

### SO MANY GREAT REASONS TO CHOOSE TOYOTA FINANCE

- ✓ **We won't keep you waiting.** Get an online quote in just 2 minutes.
- ✓ **Always know where you stand.** Enjoy peace of mind, with a fixed interest rate for the life of your loan.
- ✓ **We'll confirm your rate, upfront.** In fact, you can get a quote and know your rate within minutes with Toyota Personalised Repayments\*.
- ✓ **Freedom to make additional payments\*\*.** Which means you could pay back your loan, sooner.
- ✓ **Less restrictions on what you want to buy.** We offer finance for older vehicles (up to 16 years† old by the end of the loan).

Plus, with Toyota Access, you have the freedom and flexibility to do things your way. You can drive the Toyota you want, with an assurance you don't always get from your bank:



#### A Guaranteed Future Value (GFV)^.

Unlike with most banks, we'll give you a Guaranteed Future Value of what your car will be worth at the end of your loan - rather than an unpredictable market rate.



#### Lower monthly repayments#.

The GFV that comes with Toyota Access - equal to your final loan payment - may also contribute to lowering your monthly repayments compared to a standard car loan.



#### Flexible options at the end of your loan.

After making your loan repayments, you have a choice to either trade, keep or return your car.

## SO TALK TO US BEFORE YOU TALK TO YOUR BANK.

Toyota Finance is, a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536.

\*Approved applicants only. Terms, conditions, fees and charges apply.

\*\*Early termination fee applies.

†Excludes medium/heavy trucks and heavy vehicles.

^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 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.

#Lower monthly repayments compared to a similar term with no Guaranteed Future value (GFV) or equivalent balloon final payment. Total interest charges will be higher if a GFV or balloon final payment is selected. TFA333 (02/2024)