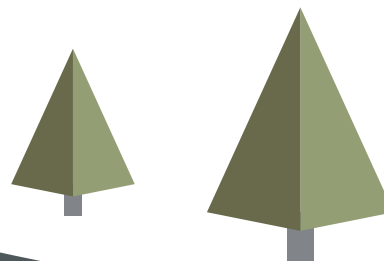


# TOYOTA FLEXIBLE FINANCE





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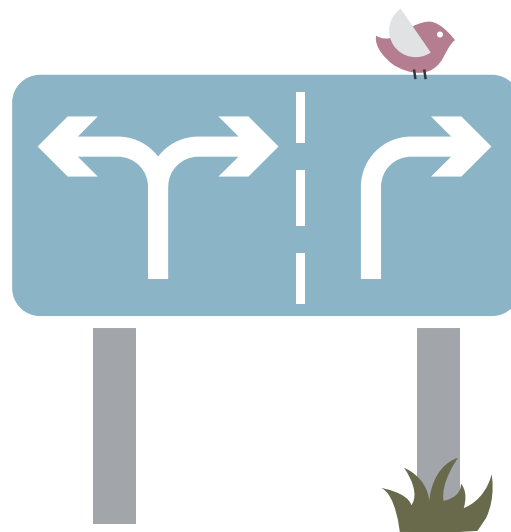


# WELCOME

## TOYOTA FINANCIAL SERVICES OFFERS YOU AFFORDABLE AND FLEXIBLE FINANCIAL OPTIONS.

This booklet includes information about our range of financial and insurance products. These products include AccessToyota, Contract Hire, Total Loss Asset Protection and SMART Insurance.

With thinking that goes further, we strive to deliver a flawless experience tailored to your needs. Whether you are a private motorist or a business user looking for a new or an approved used vehicle, your Toyota Centre is happy to help find the best solution for you.

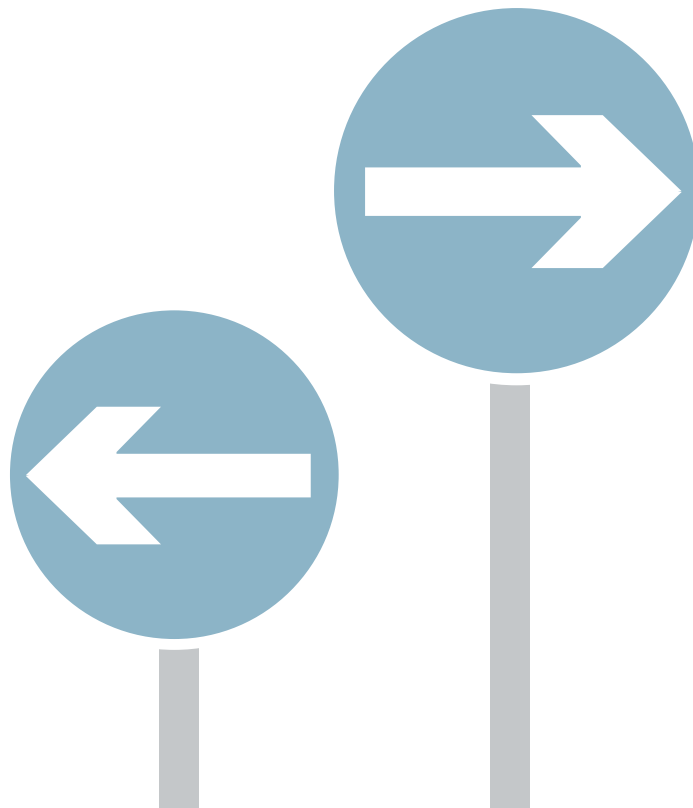


# ACCESSTOYOTA

## A FLEXIBLE AFFORDABLE OPTION FOR PRIVATE MOTORISTS AND BUSINESS USERS.

With AccessToyota, peace of mind comes as standard. This Personal Contract Purchase plan is designed to get you into the car you want at a price you can afford.

Available across the range of new and Approved Used Toyota cars and Light Commercial Vehicles\*, simply choose the Toyota you want and we will tailor a finance offer to suit your budget. All you need to do is let us know how long you'd like the term of the agreement to be, typically between 24 and 42 months, and how many miles you expect to drive per year.





# HOW IT WORKS

THINK OF THE COST OF YOUR TOYOTA AS BEING DIVIDED INTO THREE MAIN PARTS:

## 1. DEPOSIT

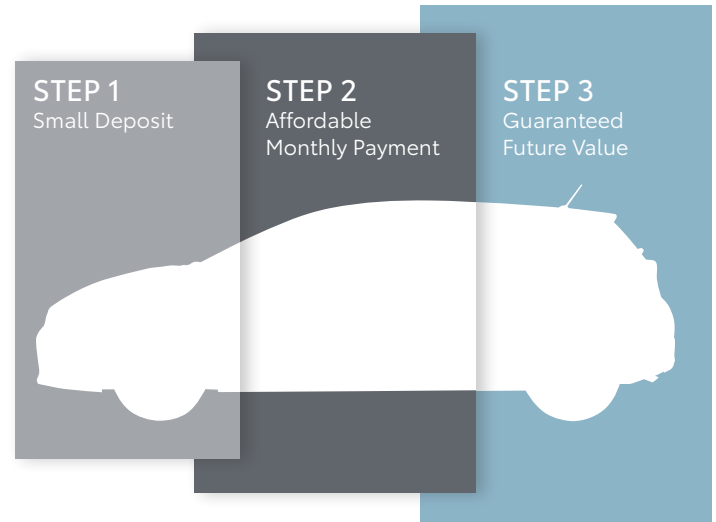
We agree an amount to suit you. This can be as little as you want or up to as much as 35% of the price of the vehicle.

## 2. DIFFERENCE

Your monthly payments are then calculated on the difference between the purchase price less your deposit and Guaranteed Future Value (GFV), plus any interest charges on the total amount of credit. This means that in many cases your monthly payments will be more affordable than with a traditional Hire Purchase agreement or Personal Loan.

## 3. GUARANTEED FUTURE VALUE (GFV)

We set a minimum guaranteed future value for your car. This guarantees how much your vehicle will be worth with Toyota Financial Services at the end of your agreement, subject to fair wear and tear and mileage conditions being met.



# AT THE END OF YOUR AGREEMENT, YOU HAVE A RANGE OF OPTIONS TO CHOOSE FROM

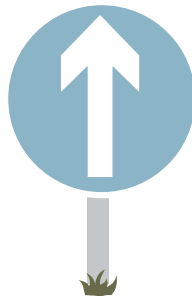
## UPGRADE

Part-exchange your car and drive away in a brand-new Toyota. If the trade-in value is more than the Guaranteed Future Value, you can put the equity towards your next car.



## KEEP

If you want to keep the car, simply pay the Guaranteed Future Value and the Option to Purchase Fee (if applicable) and we will transfer the legal title to you so it's yours to own.



## REFINANCE

Why not request to keep the vehicle and spread the Guaranteed Future Value payment over a period to suit you? In most instances we can arrange a new payment schedule\*.



## RETURN

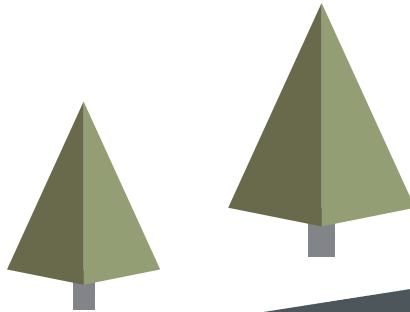
Alternatively, you can simply give the car back with nothing more to pay, subject to maximum mileage, and fair wear and tear conditions being met.



\* Subject to terms and conditions. Interest is charged on refinanced agreements.  
Contact the Customer Experience team for further information and the prevailing rate of interest.

# ACCESSTOYOTA OFFERS MANY BENEFITS

- Get the car you really want. With affordable monthly payments you may be able to upgrade your choice of vehicle or add extras
- A proportion of the amount you are borrowing is deferred to the end of your agreement which means your monthly payments are often more affordable than other forms of borrowing
- Your payments are fixed for the length of the agreement so there are no hidden financial surprises
- No minimum deposit requirement so there is no need for a large initial outlay
- The future value of your car is guaranteed with Toyota Financial Services, so you won't lose out if trade-in values fall
- You can enjoy all the benefits of driving a brand new car more often
- You can choose a term to suit you, typically from 24 to 42 months
- With flexible options at the end of your agreement, AccessToyota is ideal if your needs change as you're not locked into a much longer term agreement
- If you upgrade to a new car every two or three years, your maintenance costs will be lower. You may never need an MOT and you may still be covered by warranty



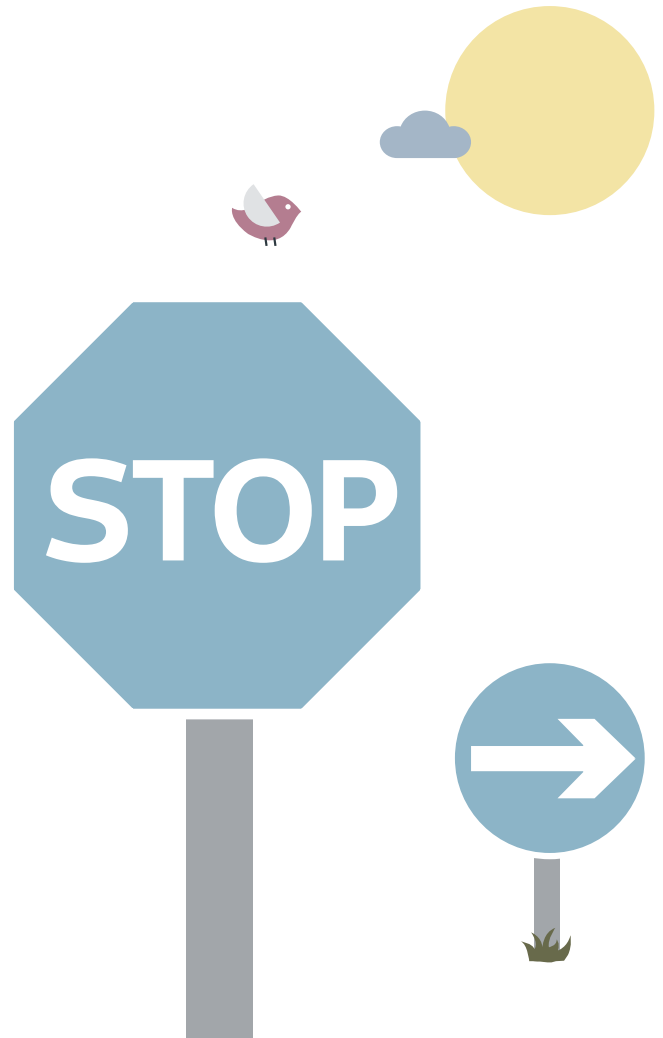
# TOYOTA ACCESSFLEX

ENJOY ALL THE BENEFITS OF ACCESSTOYOTA.  
WITH THE ADDITIONAL OPTION OF A  
THREE-MONTH PAYMENT BREAK.

With Toyota AccessFlex there is a 3-month payment break option included for 0% APR AccessToyota offers.

If you have a Toyota AccessFlex agreement you can request to defer up to 3 of your monthly payments during your agreement. This can be requested a month at a time over your agreement term or over 3 consecutive months and will extend your agreement by the number of months you defer.

You can use the vehicle during any monthly break and during the additional deferred monthly period commencing from the end of your agreement.



# DURING YOUR AGREEMENT

## CHANGING YOUR VEHICLE BEFORE THE END OF YOUR AGREEMENT

Simply visit your local Toyota Centre who will be able to show you the latest model range and discuss your requirements and payment terms. If you do choose to part-exchange your vehicle before the end of your agreement, your Toyota Centre will take care of the paperwork and draw up a new agreement. Once you've confirmed you're happy to go ahead, all you need to do is sign the documents.

## PARTIAL OR EARLY SETTLEMENT

If you wish to pay off some or all of the remaining balance earlier than outlined in your agreement, just contact our Customer Experience team and they will be able to calculate an early settlement quotation for you. The way in which this is calculated depends on the type of financial agreement you have with us.

## MILEAGE

If you have an AccessToyota Personal Contract Purchase or Contract Hire agreement then you will have an agreed maximum total mileage at the beginning of your agreement. We advise that you stay within this total mileage throughout your agreement. If you exceed the agreed mileage and choose to return the vehicle to us then an excess mileage charge will be payable. This will be calculated according to the charges outlined in your agreement.





## TAKING A PAYMENT BREAK

If you have a Toyota AccessFlex agreement you can request to defer up to 3 of your monthly payments to the end of your agreement and continue to use your vehicle during the deferred month. This can be requested a month at a time over your agreement term or over 3 consecutive months and will extend your agreement by the number of months you defer. As long as you have made the first 3 of your monthly payments, you are not in arrears, you have sufficient monthly payments remaining due under the agreement and you haven't used all of your 3 months already, we can arrange this for you.

Simply notify us via [forms.toyota.co.uk/finance-accessflex](https://forms.toyota.co.uk/finance-accessflex) more than 5 working days prior to your due date for payment and we will organise the rest. We'll let you know when it has been approved.

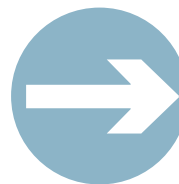
**Please note**, this is designed to be a flexible payment solution, if you are experiencing, or expect to experience financial difficulty, we'll need to help you by finding an appropriate outcome to meet your circumstances. If you are experiencing, or expect to experience financial difficulty our Customer Outcomes team will be able to help you, they can be contacted on **0370 243 0804** Monday to Friday 9am to 5.30pm.

## HOW TO ACCESS YOUR PAYMENT BREAK

Simply go to [forms.toyota.co.uk/finance-accessflex](https://forms.toyota.co.uk/finance-accessflex) and complete our brief form, ensuring you meet all of the payment break criteria as detailed in your agreement. We'll then contact you with confirmation of the details.

Please call our Customer Experience team on **0370 0850 5533**. Monday to Friday 8am to 6pm.

# TOYOTA ACCESSFLEX

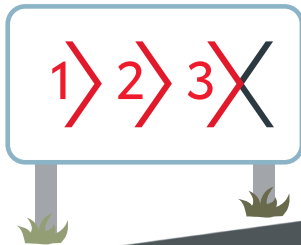


## WHAT DO I NEED TO KNOW TO REQUEST A PAYMENT BREAK

You must meet all of the criteria detailed in your agreement when requesting a deferred payment break.

- You have made the first 3 monthly payments due under your agreement
- Your break must be taken during the term of your agreement and not in the last month
- You are not currently in arrears of your agreement nor experiencing financial difficulties

- There are more than 5 working days prior to your next Direct Debit payment
- You haven't already used all of your 3 months of your payment break allowance
- We will ask you to provide the following information to enable us to respond to you quickly:
  - Your agreement number
  - Your date of birth
  - Vehicle registration number
  - Postcode



# KINTO ONE CONTRACT HIRE



**KINTO UK is Toyota's Mobility company.**

One of its many services is Toyota Contract Hire for business users. KINTO ONE Contract Hire is a straightforward and low risk option to help keep your VAT registered business on the move.

## HOW IT WORKS

Think of the cost of your Toyota as being divided into three main parts:

### 1. INITIAL RENTAL

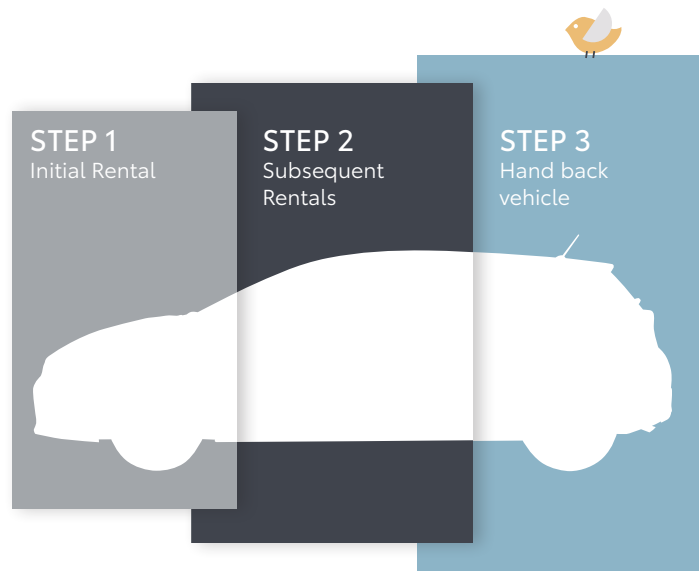
Typically between 1 and 6 monthly rentals upfront.

### 2. SUBSEQUENT RENTALS

Rentals are then charged monthly for the remainder of the agreed term. Your monthly rentals can include an optional maintenance package.

### 3. HAND BACK THE VEHICLE

Once the term of your agreement comes to an end we will contact you to arrange collection of the vehicle.





# BENEFITS OF KINTO ONE CONTRACT HIRE

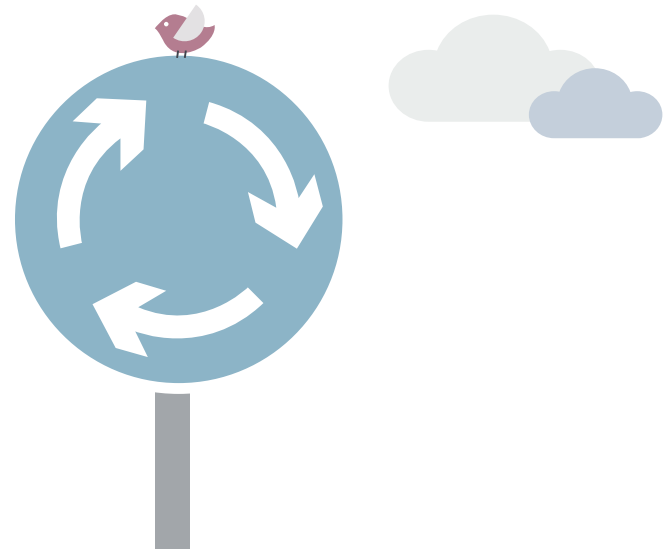
KINTO

**FOR YOUR VAT REGISTERED BUSINESS YOU MAY FIND CONTRACT HIRE FROM KINTO ONE A STRAIGHTFORWARD AND ATTRACTIVE OPTION.**

## **You will benefit from:**

- Lower monthly rentals (as we reclaim the VAT on the vehicle price and pass the saving on to you)
- A proportion of the rental can be offset against taxable profit
- 50% VAT reclaimable on rentals and 100% VAT reclaimable on rentals if LCV
- Fixed cost motoring making budgeting easier
- Use without the risks of ownership
- No depreciation or residual value risk
- Protection against any fall in used vehicle prices
- Optional maintenance package covers unexpected costs (100% VAT is reclaimable on maintenance charges)

- Maintenance element is allowable against tax
- Improved cash flow
- Minimum administration and no responsibility for the disposal of the vehicle
- Road Fund Licence – renewal included for the period of the contract
- Benefits are dependent on your company's VAT position



# TOYOTA HIRE PURCHASE

**TOYOTA HIRE PURCHASE IS A POPULAR CHOICE FOR MOTORISTS AND BUSINESSES WHO WANT OWNERSHIP AT THE END OF THE AGREEMENT.**



## HOW IT WORKS

Once you've chosen the car you want, decide how much deposit you'd like to put down and how long you want the term of the agreement to be – these will determine your monthly payments.

## BENEFITS

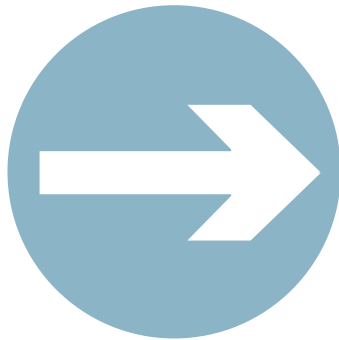
- You can decide your deposit, it's entirely flexible
- At the end of the agreement you'll own your car outright
- There is no large final payment to make
- You can choose a term to suit you, up to a maximum of five years
- Your payments are fixed for the length of the agreement, so there are no hidden financial surprises

# OTHER FINANCE PRODUCTS

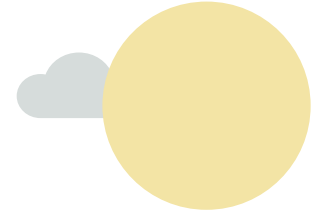
## TOYOTA LCV FINANCE LEASE

Leasing is another cost effective option offering useful tax advantages – particularly for VAT registered businesses. It allows you to share in the profit (or loss) made on the sale of the car at the end of the agreement.

- Lower monthly payments
- A proportion of the rental can be offset against taxable profit
- Rentals are allowable against tax
- 100% VAT reclaimable on LCV rentals
- Vehicle can be treated as a balance sheet asset
- You can exchange the vehicle at the end of the agreement for a new one
- There are two forms of Finance Lease; Full Payout Lease and Balloon Lease.



# OTHER FINANCE PRODUCTS

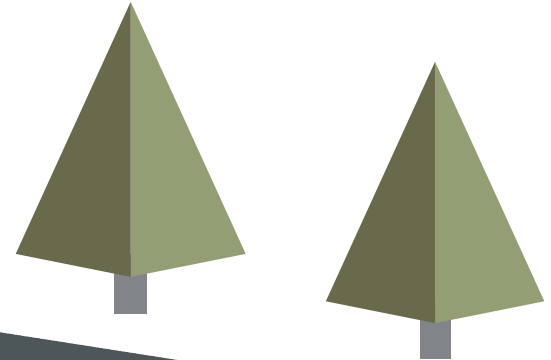


## FULL PAYOUT LEASE

You spread the cost of the vehicle over the period chosen and, at the end of the agreement, must sell the vehicle to a third party. You then receive 100% of the sale proceeds as determined at the start of the agreement. Alternatively at the end of the period the agreement can continue into a secondary period where you pay a nominal secondary rental called 'peppercorn' rental.

## BALLOON LEASE

You offset an amount to the end of the agreement to lower the payments. At the end of the agreement you sell the vehicle to a third party and keep 100% of the proceeds of the sale, once the balloon amount has been paid in full. If there is any shortfall however you will be responsible for covering the shortfall amount.



## LEASE PURCHASE

With Lease Purchase, you choose an amount to defer to the end of the agreement. This is known as a balloon or residual value which becomes your final payment. This has the effect of lowering the monthly payment or shortening the agreement period.

- Gives your cash flow greater flexibility
- Initial capital outlay reduced
- Eventual ownership of the vehicle
- Finance charges allowable against tax
- Vehicles funded as a balance sheet asset
- Write down allowances are claimable
- Monthly payments fixed over an agreed period



# FINANCE AN APPROVED USED TOYOTA

**IF YOU CHOOSE AN APPROVED USED VEHICLE FROM TOYOTA, YOU'LL ENJOY THE SAME LEVEL OF SERVICE YOU RECEIVE WHEN BUYING A NEW TOYOTA.**

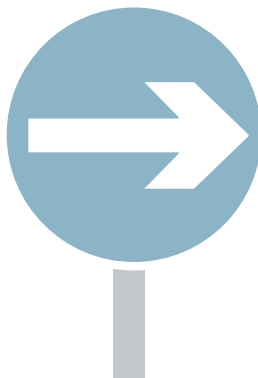
For added reassurance, every Approved Used Toyota comes with a 12 month comprehensive warranty, vehicle provenance check to verify mileage and history, and 12 months Toyota Roadside Assistance. Toyota Financial Services also offers a range of flexible finance plans to make buying a used Toyota as simple as driving one.

Every used Toyota comes with a minimum of 12 months warranty. Through Toyota Relax, every time you complete a Toyota Service, 12 months warranty will be added to your vehicle, up to 100,000 miles, or 10 years whichever comes first, giving you a chance to relax in the knowledge that you and your vehicle are in safe hands.

Terms & conditions apply.

To find out more about Toyota Relax, visit:

<https://www.toyota.co.uk/owners/warranty/toyota-warranty>



# PRODUCT SUMMARY GUIDE

HERE IS A SUMMARY OF OUR FINANCIAL PRODUCTS DESIGNED TO SHOW THE DIFFERENCE BETWEEN THE VARIOUS PLANS.

If you have any questions, the dedicated staff at your local Toyota Centre will be happy to help you find the right solution for your financial needs.



Financial Product	Ownership at the end of the agreement	Fixed monthly payments	Easy budgeting	Defer an amount to the end of your agreement	3 month payment break option
AccessToyota	✓	✓	✓	✓	X
AccessFlex	✓	✓	✓	✓	✓
Toyota Contract Hire	X	✓	✓	X	X
Toyota Hire Purchase	✓	✓	✓	X	X
Toyota Lease Purchase	✓	✓	✓	✓	X
Toyota Leasing	X	✓	✓	✓	X

# LOOKING AFTER YOUR INVESTMENT

## THE SMART WAY TO PROTECT YOUR BODYWORK

If you purchase Toyota SMART (Small Motor Accident Repair Technology) Cover, you are eligible to claim for minor scratches, dents, chips and scuffs. Using exact paint matches and a sophisticated Toyota-approved process, the SMART repair technician will restore your Toyota to help keep it in great condition.

For more information about how to claim or what types of damages are covered, please refer to your local Toyota Centre or the Toyota SMART Cover brochure.

## TOTAL LOSS ASSET PROTECTION

Toyota Total Loss Asset Protection (GAP) is a great way to protect your investment in the unfortunate event that your vehicle is written off or stolen. It's quick to arrange and should you need to claim, could provide a valuable benefit to you.

For more information or if you have any questions, please contact your local Toyota Centre or refer to the Toyota Total Loss Asset Protection brochure.

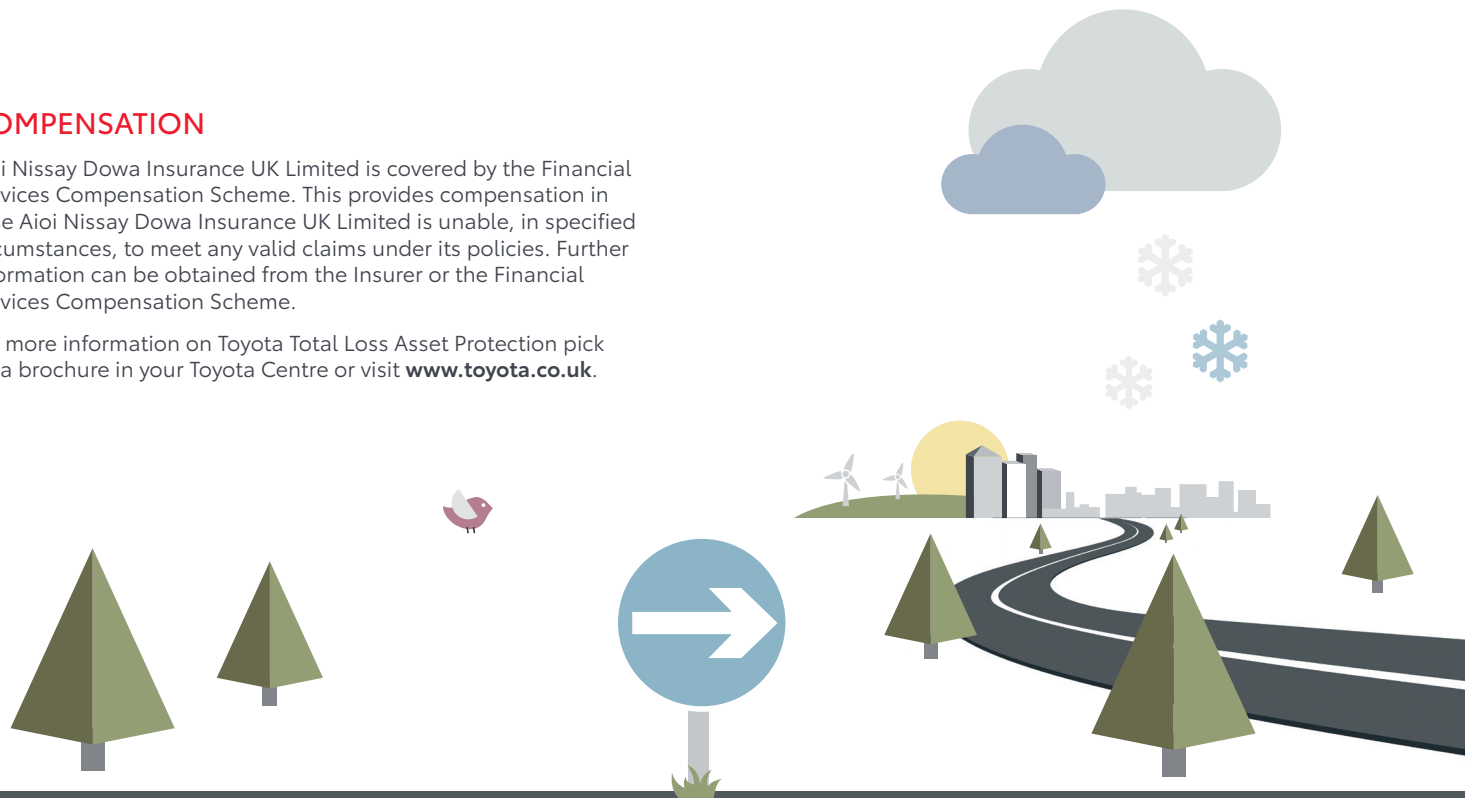




## COMPENSATION

Aioi Nissay Dowa Insurance UK Limited is covered by the Financial Services Compensation Scheme. This provides compensation in case Aioi Nissay Dowa Insurance UK Limited is unable, in specified circumstances, to meet any valid claims under its policies. Further information can be obtained from the Insurer or the Financial Services Compensation Scheme.

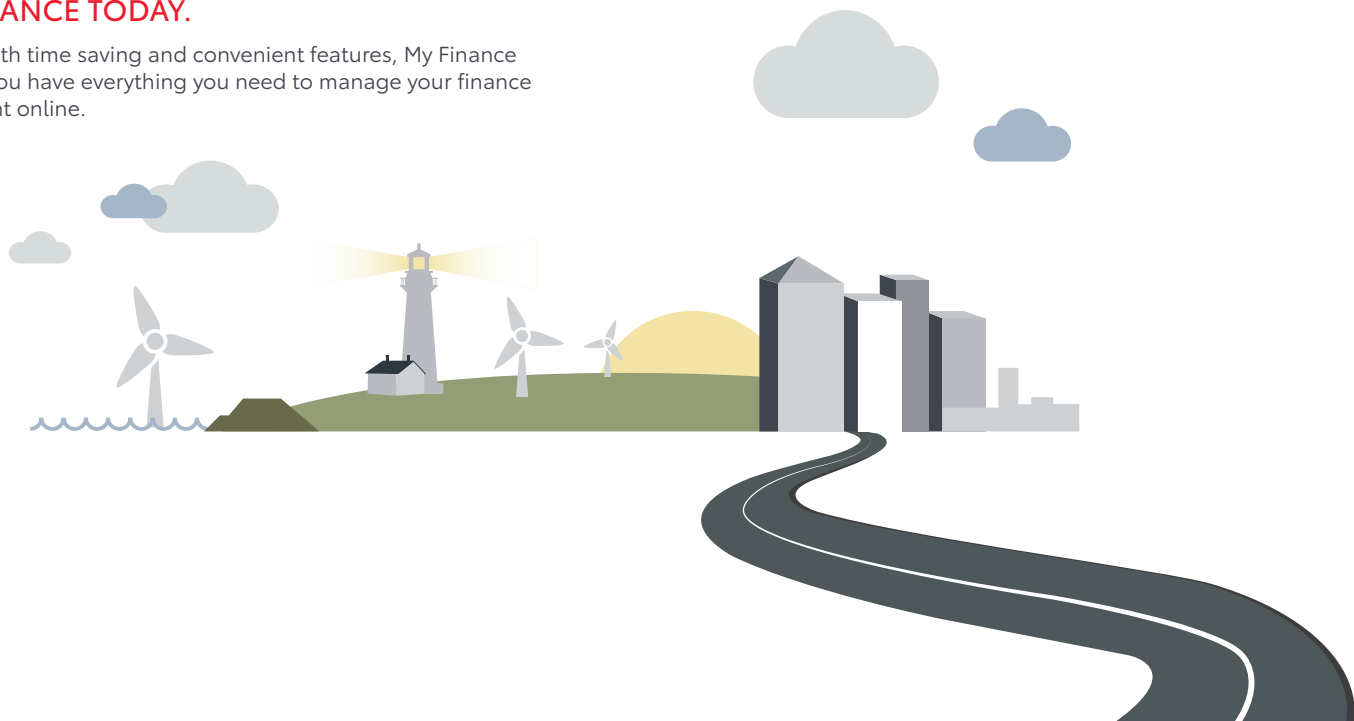
For more information on Toyota Total Loss Asset Protection pick up a brochure in your Toyota Centre or visit **[www.toyota.co.uk](http://www.toyota.co.uk)**.



# MANAGE YOUR FINANCE AGREEMENT ONLINE WITH MY FINANCE

## THERE ARE LOTS OF REASONS TO JOIN MY FINANCE TODAY.

Packed with time saving and convenient features, My Finance ensures you have everything you need to manage your finance agreement online.



# MY FINANCE BENEFITS

- View your finance agreement
- Receive paperless statements
- Request a settlement figure
- Make payments
- Request a change to your payment date
- Update your personal details
- Secure messaging functionality
- Access 24/7
- Convenient way to manage your account online



# MY FINANCE

IF YOU ARE A PRIVATE MOTORIST  
WITH AN ACCESSTOYOTA PERSONAL  
CONTRACT PURCHASE (PCP) OR HIRE  
PURCHASE (HP) AGREEMENT, MY  
FINANCE ALLOWS YOU TO EASILY  
MANAGE YOUR AGREEMENT  
ONLINE - SAFELY AND SECURELY.

**Sign up today!**

Visit [myfinance.toyota.co.uk](https://myfinance.toyota.co.uk)  
and create an account and  
start benefiting today.



# REGISTERING FOR MY FINANCE IS EASY

TO SET UP MY FINANCE JUST FOLLOW  
THE 3 SIMPLE STEPS BELOW.

For more information and a step by step guide, view our helpful video online at [toyota.co.uk/finance-insurance/my-finance-registration](https://toyota.co.uk/finance-insurance/my-finance-registration)



## Step 1

Visit [myfinance.toyota.co.uk](https://myfinance.toyota.co.uk) on any device and click I don't have an account.



## Step 2

Complete the on-screen instructions (you'll need your agreement number which you'll find in your welcome letter) and create a password and PIN.



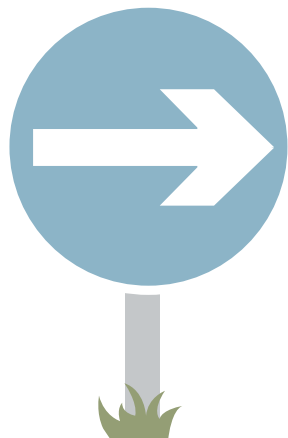
## Step 3

Log in and start taking advantage of the benefits.



# ASSURANCE AND PEACE OF MIND

WITH TOYOTA FINANCIAL SERVICES YOU  
ARE IN SAFE HANDS. WE ARE REGULATED  
BY VARIOUS ORGANISATIONS TO ENSURE  
YOUR PEACE OF MIND.



## IF FINANCIAL CONDUCT AUTHORITY

We are authorised and regulated by the Financial Conduct Authority (FCA). Our registered number is FRN310226.

## FINANCE AND LEASING ASSOCIATION

As a member of the Finance and Leasing Association (FLA), we support and fully comply with their code of practice, which covers the way we contact and work with you. If you would like to see a copy of this code please visit the FLA website at [www.fla.org.uk](http://www.fla.org.uk).

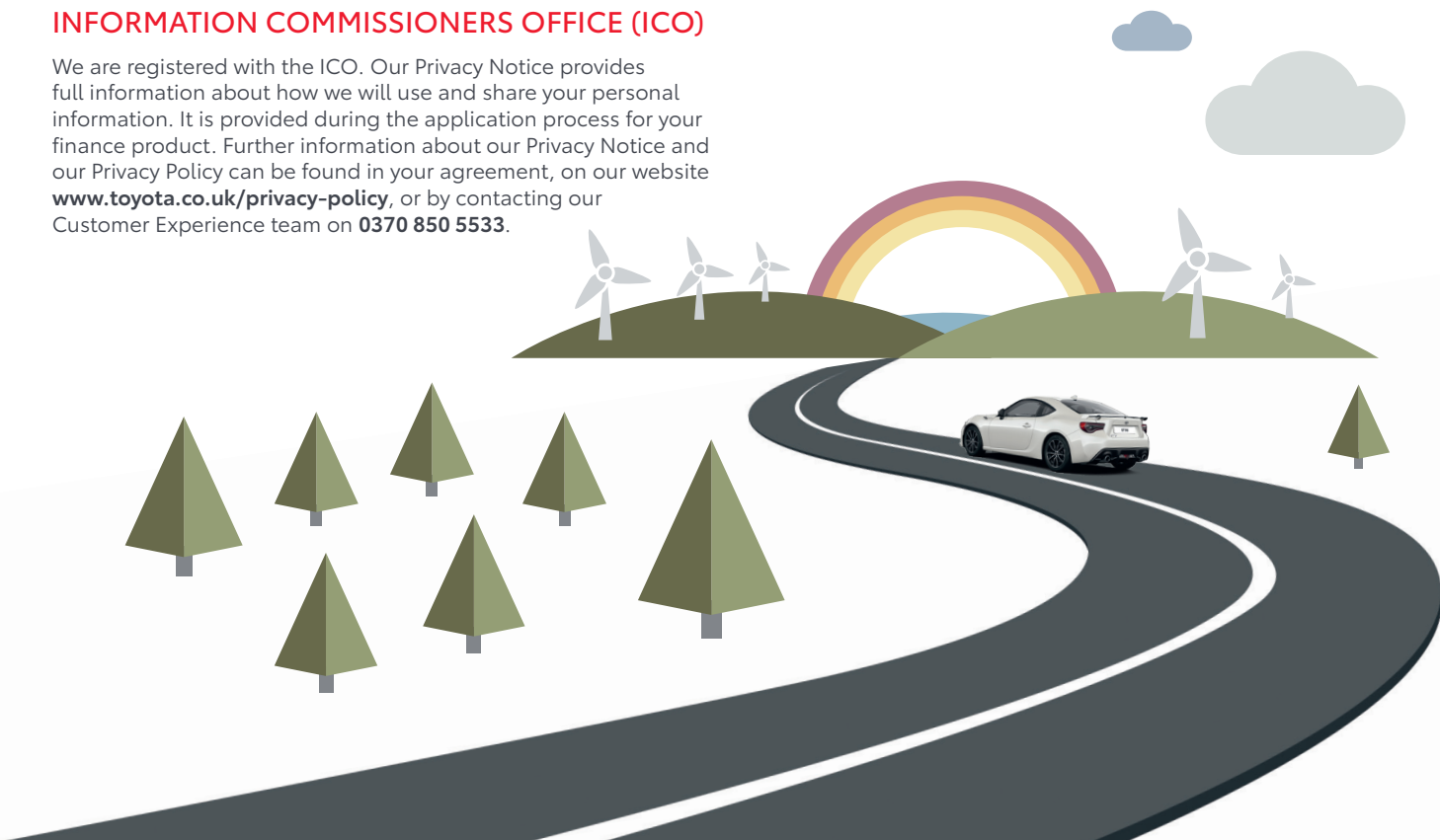
## FINANCIAL OMBUDSMAN SERVICE

As an Authorised Firm, we are required to maintain the highest standards. If you have a complaint related to your regulated finance agreement, your first point of contact is our dedicated Customer Experience team on **0370 850 5533**.

However, if for any reason your complaint has not been resolved, you may be entitled to contact the Financial Ombudsman Service. You can ring them on **0300 123 9123**, visit their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or write to them at Financial Ombudsman Service, Exchange Tower, London, E14 9SR

## INFORMATION COMMISSIONERS OFFICE (ICO)

We are registered with the ICO. Our Privacy Notice provides full information about how we will use and share your personal information. It is provided during the application process for your finance product. Further information about our Privacy Notice and our Privacy Policy can be found in your agreement, on our website [www.toyota.co.uk/privacy-policy](http://www.toyota.co.uk/privacy-policy), or by contacting our Customer Experience team on **0370 850 5533**.



Toyota Financial Services (UK) PLC. Registered Office: Great Burgh, Burgh Heath, Epsom, KT18 5UZ.  
Registered in England with Number 02299961. Authorised and regulated by the Financial Conduct Authority.

**GBNGY0149TBR (August 2021)**