



You'll feel it with every drive. In every twist and every turn. It's our unwavering commitment to move you, not only today, but well into tomorrow as we relentlessly reimagine the future of mobility.

With our eyes on the horizon, we're committed to creating a future where all of humankind is empowered with the freedom to move.

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Introducing Yaris Cross, the compact car with serious capability that seamlessly integrates urban minimalism with can-do handling and performance to take you further and answer the call of an active lifestyle.

By combining zippy around town agility with a bold SUV presence and optional electric AWD capability (hybrid only), Yaris Cross is built to keep the excitement coming while keeping you comfortably on the move.

It's also packed with cutting edge connectivity and innovations as well as producing all the power you could need with outstanding fuel efficiency. With its generous interior space, enhanced handling and the latest safety features, Yaris Cross is as user friendly on the road as it is behind the wheel.

With Yaris Cross, you'll have it all to explore.

## Go next level

At first sight, you know Yaris Cross is designed to turn heads and take you places.

The minimalist exterior is styled with well-proportioned lines that flow effortlessly from front to rear to make Yaris Cross look strong and ready for action. The larger wheels are accommodated in dramatically flared wheel arches that give a grounded and dynamic on-road stance.

Being built around a robust SUV inspired body structure also provides greater strength and helps deliver a more active driving experience for a vehicle of such compact dimensions. Plus, when it's time to head out for adventure, the smart angular design provides increased interior and luggage space as well as enhanced functionality when loading through the wide tailgate.

Live the ultimate modern lifestyle by standing tall in Yaris Cross.



# Your space to explore

Yaris Cross is compact and seamlessly styled outside, while being remarkably spacious and accommodating within. Everything inside the cutting edge interior has been carefully placed to enhance the feeling of space. The contemporary styling features a more intuitive instrument panel, along with sophisticated soft touch finishes and metallic ornamentation to accentuate the premium atmosphere.

The elevated SUV body shape allows you to enjoy greater visibility, especially ahead, as well as allowing extra space to handle the practical demands of modern life, including greater room between the front seats and deeper, more accommodating legroom.

The power back door on Yaris Cross Urban can be opened with the convenience of a kick sensor, perfect for when your hands are full. The luggage space can accommodate two large suitcases or two large golf bags once the deck board is lowered. The 40:20:40 split folding rear seats provide additional load carrying flexibility.

Enjoy more quality space to move with Yaris Cross.





# In touch with your world

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Today we're more in touch with our world than ever before, and now Yaris Cross welcomes an exciting new era in connectivity and convenience.

The 7" touchscreen display features Apple CarPlay®¹ and Android Auto™,² to allow seamless connectivity including access to Siri®¹ Eyes Free and Google Now™,² voice commands. It also includes a premium 6-speaker audio system with AM/FM/Digital Radio³ (DAB+) as well as Bluetooth®⁴ connectivity, enhanced voice recognition and the reversing camera⁵ display with guidelines.

The 4.2" TFT Multi Information Display (MID) provides key driving information right where you need it with dual digital meters fitted across all grades, and these are complemented with the Head-Up Display on Yaris Cross Urban.

You'll be more tuned to the world in Yaris Cross.

- A Leather accented steering wheel Urban electric AWD Hybrid shown
- B Head-Up Display Available on Urban grade only
- C Apple CarPlay®1 Urban electric AWD Hybrid shown. Image indicative only.
- D Automatic air conditioning Urban electric AWD Hybrid shown
- E Reversing camera<sup>5</sup> Urban electric AWD Hybrid shown



## Perform with style

Yaris Cross is made to move and specifically optimised to deliver a crisp and rewarding drive.

The frame and chassis are developed around Toyota's 2<sup>nd</sup> Generation TNGA Platform to ensure a lower centre of gravity, concentrated weight distribution and finely tuned suspension to help provide enhanced handling and superior on-road stability.

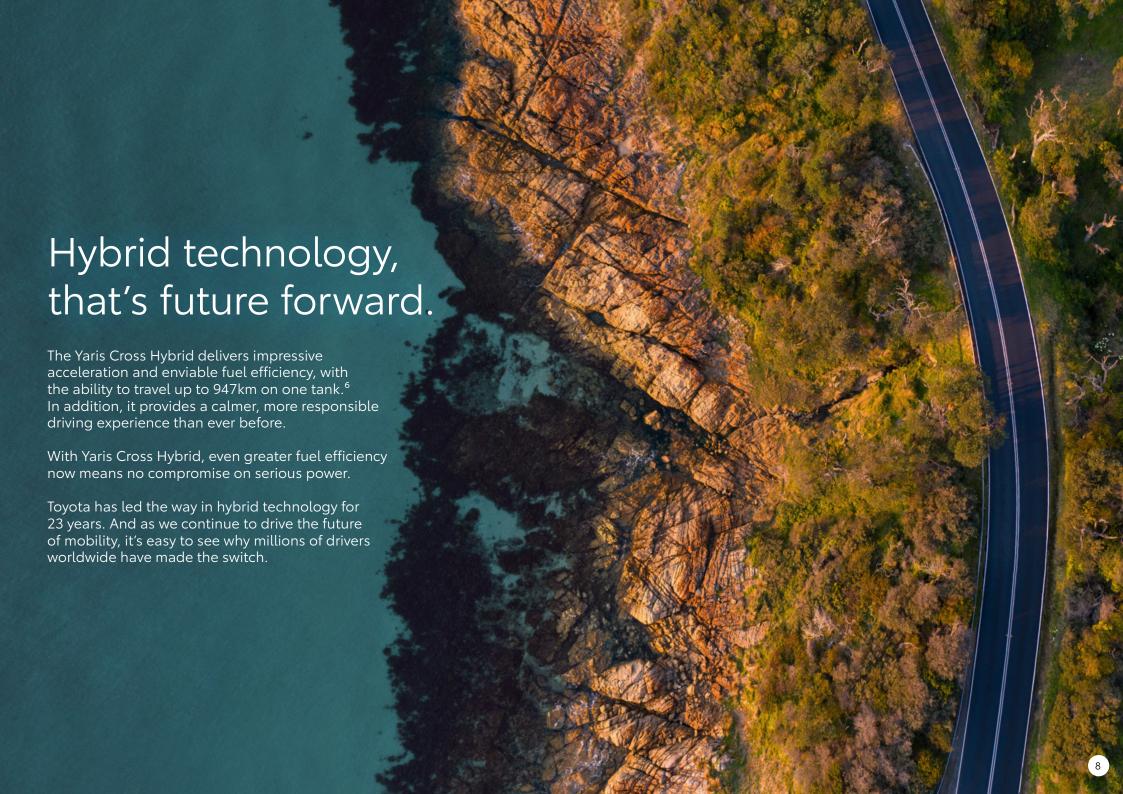
You'll also enjoy plenty of highly responsive power with a choice of two technically advanced powertrains.

The 1.5L 3-cylinder petrol engine uses direct fuel injection and high-speed combustion to achieve up to 88kW in power and up to an impressive 145Nm of torque delivered smoothly through the Direct Shift CVT Transmission, whilst achieving highly economical fuel efficiency.

The latest generation Toyota Hybrid System produces enhanced power with optimised gearing for a more lively drive, especially with a choice of ECO and POWER driving modes, as well as providing outstanding fuel economy and lower emissions. The battery pack is also efficient, light and compact, allowing for increased interior space.

The Toyota Hybrid System also comes with the option of adding unique electric AWD. This uses a separate high-torque electric motor to independently power the rear wheels, further enhancing driving performance and increasing the traction and control in slippery conditions.





### The Hybrid System



### **Four Key Benefits**

Toyota Hybrid's latest technology gets you moving powerfully and smoothly every time. Enjoy an uncompromising drive with responsive, dynamic performance.

### Further

You don't have to plug in a Toyota Hybrid – the battery charges as you drive, using the engine or energy captured when decelerating or braking. So you can be confident a Toyota Hybrid will take you further for less.



### Quiet

The quieter and calmer experience in a Toyota Hybrid is proven to deliver one of the most satisfying and enjoyable drives on the road, with no compromise on vehicle responsiveness. It's why millions of hybrid drivers choose never to go back to petrol-only engines once they've made the switch.



### Reliable

Toyota's Hybrid System offers the reliability and quality you can always expect from Toyota.
Tested and trusted for 23 years – so no matter where you go, you'll have peace of mind in every drive.



### **Powerful**

Experience an uncompromising drive in a Toyota Hybrid with responsive, dynamic performance. You get impressive off-the-line torque that gets you moving powerfully and smoothly every time.

### Starting off

The electric motor is used primarily. Power stored in the battery is used to turn the motor.

### **Full acceleration**

Power is provided by the petrol engine in addition to the electric motor. Output is maximised for acceleration.

### Braking and deceleration

The electric motor functions as a generator to recharge the battery by itself. No fuel is used, so there are minimal CO<sub>2</sub> emissions.

### Normal driving

A mix of petrol and electric is used for best economy, depending on the conditions. The battery is recharged where possible.

### At rest

With the car brought to a stop, the petrol engine cuts off. The system automatically avoids idling to conserve fuel and reduce CO<sub>2</sub> emissions.



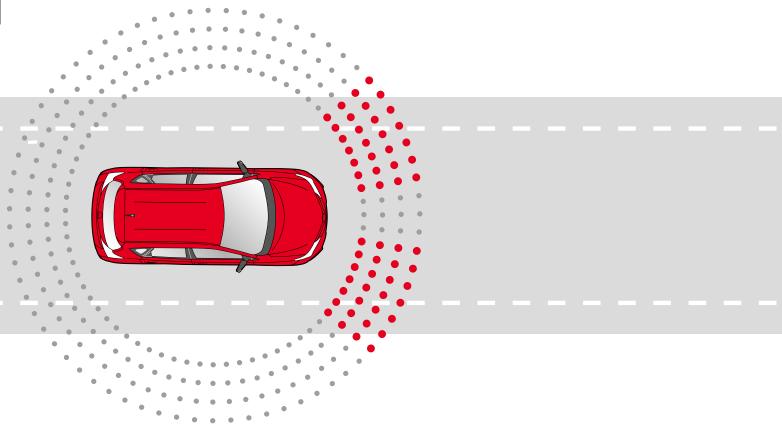








# Raising the safety standard



When it comes to safety, Yaris Cross provides you with the reassurance of Toyota's advanced safety features including innovative Toyota Safety  $Sense^5$  technology as standard.

Coupled with an impact absorbing body structure to help disperse impact away from the driver and passengers, there are also eight SRS airbags to help protect you, including a front row SRS centre airbag to help keep front row passengers separated.

The Anti-lock Braking System (ABS) helps prevent wheel lock-up and skipping, while Vehicle Stability Control (VSC) helps counteract oversteer

or understeer when cornering. Traction Control (TRC) automatically controls engine output or applies the brakes to any wheel that's skidding on slippery surfaces or where there's variable grip. Emergency Brake Signal (EBS) alerts trailing vehicles if you're forced to make a sudden stop.<sup>5</sup>

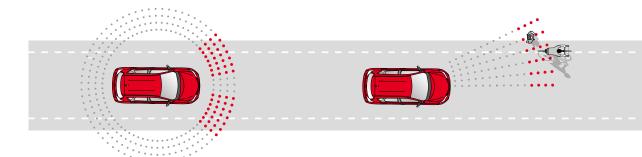
Plus, you'll have the protection of intuitive Toyota Safety Sense⁵ (TSS) technologies, including Intersection Turn Assistance, Lane Trace Assist (LTA), Pre-Collison Safety (PCS) system with pedestrian and daylight cyclist detection, Lane Departure Alert (LDA) and Dynamic Radar Cruise Control with Road Sign Assist (RSA).⁵

### Toyota Safety Sense

At Toyota, we believe it's simply not enough to say "safety comes first" – we prove it. That's why, in our ongoing pursuit of creating ever safer cars, now and into the future, we developed Toyota Safety Sense<sup>5</sup> (TSS). A suite of active safety features designed to help support safe driving and help protect you and your passengers.

Yaris Cross features the latest TSS driver assistance technologies, aiming to recognise and help avoid certain hazards and collisions, giving you and your passengers greater peace of mind wherever you're headed. Please visit **toyota.com.au** for vehicle and specification information.



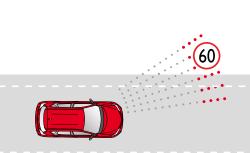


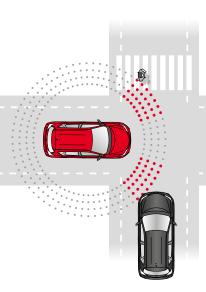
### Lane Trace Assist

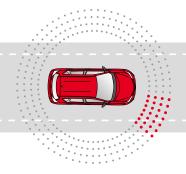
When driving on highways and freeways, Lane Trace Assist uses a camera to detect lane markings when cruise control is active. It is designed to alert you and provide steering assistance to help avoid drifting, and keep you centred in your lane.<sup>5</sup>

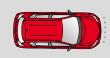
# Pre-Collision Safety (PCS) system with pedestrian and daylight cyclist detection

Pre-Collision Safety system with pedestrian and daylight cyclist detection is a multi-stage warning system. Using an integrated camera and radar to help detect other vehicles in front of you, the PCS is designed to assist the driver where there is a likelihood of frontal collision with cars and pedestrians during day or night, or cyclists during the daytime. PCS includes a visible and audible alert of possible collisions, additional braking force to assist when you're braking, and if a collision appears to be unavoidable automatic braking to help mitigate impact.<sup>5</sup>











# Road Sign Assist (speed signs only)

Road Sign Assist was developed to help recognise certain road speed signs and provide information to you. It displays the most recently recognised speed limit on the Multi Information Display.<sup>5</sup>

# Intersection Turn Assist

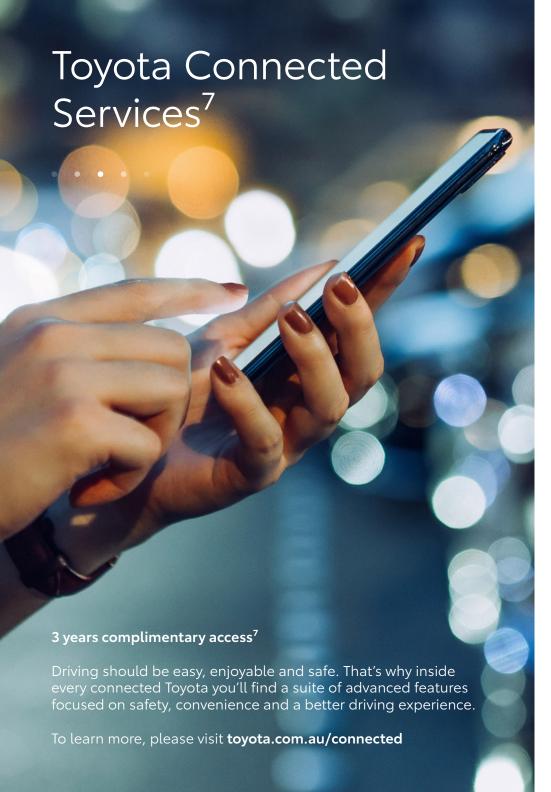
Intersection Turn Assist helps prevent accidents at intersections by detecting oncoming cars and pedestrians crossing the street when the vehicle is turning.<sup>5</sup>

# Lane Departure Alert with steering assist

Lane Departure Alert with steering assist is designed to help prevent vehicles drifting from their lane by monitoring road markings, and providing a visible and audible alert should it detect any deviation from the lane. It may also apply additional steering force if needed to help you stay in your lane.<sup>5</sup>

# Active Cruise Control

Active Cruise Control is designed to help keep a constant distance between vehicles. It uses a milliwave radar to monitor the gap between your vehicle and the one in front, automatically accelerating or slowing down when needed to help you maintain a set distance.<sup>5</sup>





### myToyota Connect<sup>8</sup>

In a world driven by information, the myToyota Connect app allows you to seamlessly integrate your smartphone with Toyota Connected Services. You can receive diagnostic details including the odometer and fuel level, as well as access to your Owner's Manual. You can also see travel details, such as time and distance on the road plus the last known location and parking spot.



# Automatic Collision Notification<sup>11</sup> (ACN)

Every second counts when assistance is needed the most. Should an airbag deploy or a severe collision be detected by the impact sensors, Toyota Automatic Collision Notification (ACN) is designed to automatically connect with our 24/7 Toyota Emergency Assistance call centre. If you're unable to communicate or respond, we'll immediately contact emergency services and direct them to your vehicle's location.



### Stolen Vehicle Tracking<sup>10</sup> (SVT)

Should the unthinkable unfortunately occur, you'll have the peace of mind of knowing Toyota Stolen Vehicle Tracking (SVT) is designed to help find your missing vehicle. After filing a stolen vehicle report to the police, and providing your VIN and police report number to a Toyota Stolen Vehicle Assistance agent, the agent will validate your SVT subscription and initiate tracking. They can then provide updates to the police to assist with the potential recovery of your vehicle.



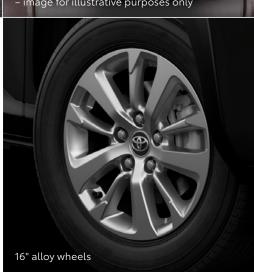
### SOS Emergency Call<sup>12</sup>

If the situation ever arises where you require urgent assistance, it's comforting to know help can be available at the touch of a button. In the event of a genuine emergency, you can speak directly to a Toyota Emergency Assistance agent, 24/7, simply by pressing the dedicated SOS button in your vehicle. If required, they can direct emergency services to your vehicle's location.



- 1.5L 3-cylinder petrol engine
- 1.5L Toyota Hybrid System
- Continuously Variable Transmission (Auto CVT)
- Electric AWD hybrid only
- 7" colour touchscreen display
- 4.2" Multi Information Display
- Apple CarPlay®¹ and Android Auto™,²
- Smart entry and start system
- Reversing camera
- Leather accented steering wheel
- 40:20:40 folding rear seats
- 8 SRS airbags

- 16" alloy wheels optional 16" steel wheels on 2WD Hybrid
- Toyota Connected Services<sup>7</sup> with 3 years complimentary access – including myToyota Connect<sup>8</sup> app access, Stolen Vehicle Tracking<sup>10</sup> (SVT), Automatic Collision Notification<sup>11</sup> (ACN) and SOS Emergency Call<sup>12</sup> (SOS)
- Toyota Safety Sense<sup>5</sup> including Intersection Turn
   Assistance, Lane Departure Alert, Lane Trace Assist,
   Pre-Collision Safety system with pedestrian and daylight cyclist detection, Road Sign Assist (speed signs only),
   Automatic High Beam and Active Cruise Control









LED headlamps

### In addition to, or in replacement of, GX features:

- Panoramic View Monitor
- Blind Spot Monitor
- Satellite navigation<sup>13</sup> with SUNA™,<sup>14</sup> traffic channel
- Front and rear parking sensors with Parking Support Brake

- LED headlamps with Automatic High Beam
- LED turn signal
- Rear LED reverse lamp
- Rear privacy glass



### In addition to, or in replacement of, GXL features:

- Head-Up Display
- Power driver's seat
- Heated front seats
- Premium trim seats

- Power back door with kick sensor
- 18" alloy wheels
- Painted radiator grille
- Optional two-tone paint<sup>15</sup>



## Bring colour to life

Express yourself and colour your world for action with a range of vibrant colours to make your Yaris Cross just for you. There's also a range of standout two-tone colour combinations to further bring your own personal taste to life.

• • • •



Atomic Rush<sup>15</sup> 3T3 with Black Roof<sup>15</sup> 2PN



Tuscan Gold<sup>15</sup> 5C2 with Black Roof<sup>15</sup> 2TY



Latte<sup>15</sup> 4V6 with Black Roof<sup>15</sup> 2SG



Stunning Silver<sup>15</sup> 1L0 with Black Roof<sup>15</sup> 2TX



Crystal Pearl<sup>15</sup> 070 with Black Roof<sup>15</sup> 2KR



Mineral Blue<sup>15</sup> 8W2 with Black Roof<sup>15</sup> 2UR



Ink 209 with Tuscan Gold Roof<sup>15</sup> 2UB



Lunar Blue<sup>15</sup> 8W7

### Personalise your ride

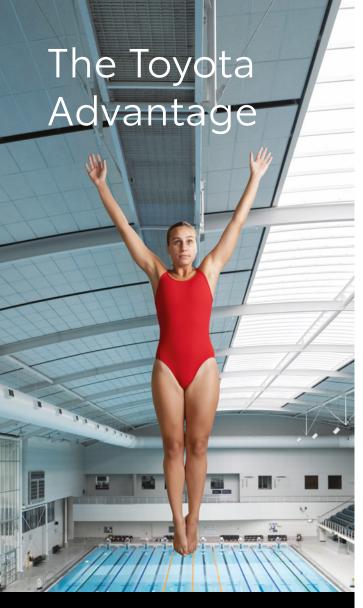
Yaris Cross is ready for action when you are. Toyota Genuine Accessories help make it even easier to load your favourite recreational kit or sporting gear, whether you're getting active in town or escaping for the weekend. All Genuine Accessories have been designed to fit perfectly with Yaris Cross and come with the security of a Toyota Factory Warranty.<sup>16</sup>



Yaris Cross GX 2WD Petrol model in Crystal Pearl shown accessorised with bonnet protector – clear, slimline weathershields, dash camera, front corner park assist, door handle paint protection film, headlamp covers and 17" alloy wheels. Accessories sold separately. Optional 17" alloy wheels shown. Not currently available in Australia. Speak to your dealer for more information.

Yaris Cross Urban electric AWD Hybrid in Tuscan Gold with Black Roof shown accessorised with boot organiser, tow bar, tow ball and trailer wiring harness, <sup>17</sup> first aid kit, 18" alloy wheels, grip strap, centre caps, bootliner, scuff guard and slimline weathershields. <sup>16</sup> Accessories sold separately.





When you join the Toyota family, you get so much more than a new car feeling. You get a lifetime of benefits keeping you moving now and well into the future.

Discover your Toyota lifetime of advantages at **toyota.com.au** 

### **Discover the freedom of Toyota Access**

Toyota Access puts you in complete control when buying a new car, with lower monthly repayments. Drive out of the Dealership with a clear road ahead then drive back a few years later with more options at your disposal than ever before. Whatever stage you're at in life, Toyota Access puts you in the driver's seat with flexibility and assurance. To discover Toyota Access for yourself, visit toyota.com.au/toyota-access

### Capped price servicing

A new Toyota means you don't have to worry about unexpected service costs. Every Toyota comes with a low, capped price service cost for a set number of years/kilometres. Pay the same low capped price from one eligible logbook service to the next for up to 5 years or 75,000km, whichever occurs first (including Toyota Genuine parts, labour and fluids).<sup>20</sup> For the full benefits, consult a Toyota Dealer or visit **toyota.com.au/advantage** 

### **Toyota Warranty Advantage**

Every new Toyota is built to exceptional standards, and from 1 January 2019, Toyota vehicles are backed by a 5-year/unlimited kilometre warranty. If your vehicle is properly serviced and maintained per its Warranty and Service Book, we'll extend your engine and driveline warranty for an additional 2 years, giving you peace of mind for years to come. In the event of a claim covered by warranty, you are covered by a 60-day money back guarantee and 7 years emergency assistance including expenses related to car hire, towing or even accommodation if required. 21,22 For more information, visit

toyota.com.au/owners/warranty

#### Your battery goes further

The hybrid battery used by Toyota requires no maintenance, charges automatically while you drive and never needs to be plugged into a power supply. From 1 January 2019, Toyota Hybrid batteries are backed by a 5-year/unlimited kilometre warranty. Complete an annual hybrid battery health check according to Toyota specifications during routine maintenance, and we'll extend your hybrid battery warranty to 10 years.<sup>23</sup>

#### Finance to get you going

If you need a little help, Toyota Finance can offer you a wide range of vehicle financing options. With Toyota Finance, you'll have the peace of mind of dealing with one of Australia's leading vehicle finance corporations with over 30 years experience. And with a range of flexible products and services to suit almost every need and circumstance, Toyota Finance can help find the right package for you or your business.<sup>24</sup>

#### **Insurance options**

Our Comprehensive Motor Vehicle insurance policy is packed with great benefits including: agreed value cover, new vehicle replacement if your Toyota is written off within the first 3 years, use of Toyota Genuine Parts, and a Lifetime Repair Guarantee on repairs authorised by Toyota Insurance.<sup>25</sup> For more information, visit toyota.com.au/insurance

### Extend your peace of mind

Whether it's a flat tyre, lost keys or a flat battery, Toyota Roadside Assist is never more than a phone call away. Available 24 hours a day, 7 days a week, our technicians are there to help you get back on the road.<sup>26</sup> For more information, visit toyota.com.au/insurance/roadside-assistance

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- 1 CarPlay® and Siri® are trademark of Apple, Inc. registered in the U.S. and other countries.
- 2 Android Auto™ and Google Now™ are trademark of Google LLC.
- 3 Product and company names are trademarks of their respective owners.
- 4 Bluetooth® is a registered trademark of Bluetooth SIG, Inc.
- 5 Driver assist feature. Only operates under certain conditions. Check your Owner's Manual for explanation of limitations. Please drive safely.
- 6 Achieved in test conditions for comparison purposes only. Actual fuel consumption varies depending on driving conditions/style, vehicle condition, load and options/accessories fitted. Source: ADR81/02 combined (L/100km).
- 7 Complimentary period ends 3 years from delivery date. Fees and charges may apply after expiry of complimentary period. Not available outside Australia or if services are disabled or terminated. Dependent on 3G/4G enabled DCM, GPS signal strength, mobile network coverage and other factors outside Toyota's control which can limit the ability or functionality of the system. Check your Owner's Manual for explanation of limitations. Please drive safely.
- 8 Requires activated DCM, compatible device and app installation, third party info, mobile data, network reception and GPS signal. Mobile usage at user's cost. Features subject to change. For details see toyota.com.au/connected/connect-app
- 9 Recent trips and drive pulse process may take up to 48 hours to appear in the myToyota Connect App. For more details, see toyota.com.au/connected/driving-insights/recenttrips-drive-pulse
- 10 SVT Not available outside Australia or if service is disabled or terminated. Dependent on sufficient battery power, 3G/4G enabled DCM, GPS signal strength, mobile network coverage, operational related components and other factors outside Toyota's control which can limit the ability or functionality of the system. Guest required to obtain Police report. Vehicle location information, if available, only provided to Police. Vehicle recovery not guaranteed. For details, visit toyota.com.au/connected/fags-support
- 11 ACN Driver assist feature only. Not a substitute for safe driving practices. Not available outside Australia or if service is disabled or terminated. Only activates if vehicle's DCM detects airbag deployment or an impact sensor notification. Dependent on 3G/4G enabled DCM, GPS signal strength, mobile network coverage, operational related components and other factors outside Toyota's control which can limit the ability or functionality of the system. Check your Owner's Manual for explanation of limitations. Please drive safely.
- 12 SOS Driver assist feature only. Not a substitute for safe driving practices. Not available outside Australia or if service is disabled or terminated. Only operates if vehicle's SOS button is pressed. Dependent on 3G/4G enabled DCM, GPS signal strength, mobile network coverage, operational related components and other factors outside Toyota's control which can limit the ability or functionality of the system. Check your Owner's Manual for explanation of limitations. Please drive safely.

- 13 Coverage varies based on vehicle location.
- 14 Service varies based on vehicle location. See sunatraffic.com
- 15 Paint featured is an optional extra at additional cost. Two-tone available on Urban grade only.
- 16 Toyota Genuine Accessories are not applicable to all models/grades. See your Toyota Dealer to confirm Accessories suitable for your vehicle. Toyota Australia uses its best endeavours to ensure material is accurate at the time of publishing. All information must be confirmed with your Toyota Dealer at the time of ordering, as specifications, applicability and availability may change over time. Colours displayed are a guide only and may vary from actual colours due to the printing/display process. Toyota Australia reserves the right to change and/or discontinue, without notice, prices, colours, materials, equipment and specifications. To the extent permitted by law, Toyota Australia will not be liable for any damage or loss incurred from relying on the information and images contained in this material. Consider the mass of your load and your selected Accessories to ensure your vehicle will not exceed gross vehicle mass limits. Certain Accessories when fitted may require removal of standard equipment, which may be retained by Toyota. Visit toyota.com.au/vehiclepayload
- 17 Towing capacity subject to regulatory requirements, tow bar and vehicle design and towing equipment limitations. Ask your dealer for Toyota Genuine Tow bar capacity and availability details.
- 18 Terms and conditions, fees and charges apply. Toyota Access
  Guaranteed Future Value 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.
- 19 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.
- 20 Applies to standard scheduled logbook servicing (normal operating conditions). Excludes Government and Rental vehicles. For details see your Toyota Dealer or visit toyota.com.au/advantage
- 21 Applicable to new vehicles delivered on or after 01/01/2019. The standard Toyota Warranty Advantage period is 5 years, with unlimited kms, from delivery. Excludes vehicles used for a commercial purpose, such as taxis, hire vehicles and vehicles transporting people or goods for payment including rideshare. The commercial vehicle Toyota Warranty Advantage period is 5 years from delivery or 160,000kms (whichever occurs first). See toyota.com.au/owners/warranty or your vehicle's Warranty and Service Book for T&Cs. This warranty does not limit and may not necessarily exceed your rights under the Australian Consumer Law
- 22 The Toyota Warranty Advantage Extended Engine and Driveline coverage is for 7 years from delivery, provided your vehicle is properly serviced and maintained per its Warranty and Service Book. Excludes vehicles used for a commercial purpose, such as taxis, hire vehicles and vehicles transporting people or goods for payment including rideshare.

- See **toyota.com.au/owners/warranty** for details. This warranty does not limit and may not necessarily exceed your rights under the Australian Consumer Law.
- 23 The Toyota Warranty Advantage (TWA) Hybrid Battery coverage is for up to 10 years, with unlimited kms, from date of first delivery. It is comprised of the standard 5-year TWA and extended each year for an additional 5 years with an annual hybrid health check inspection according to Toyota specifications. Excludes vehicles used for a commercial purpose, such as taxis, hire vehicles and vehicles transporting people or goods for payment including rideshare. See toyota.com.au/owners/warranty or your vehicle's Warranty and Service Book for T&Cs. The TWA does not limit and may not necessarily exceed your rights under the Australian Consumer Law.
- 24 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.
- 25 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 situation and needs and refer to the current PDS for the relevant product available from participating Dealers, via our website at toyota.com.au/insurance 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 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.
- 26 Toyota Roadside Assist is administered by Toyota Finance, a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536.

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