

Toyota Access



Finance

Know your Toyota
**GUARANTEED
FUTURE VALUE***

OH WHAT A FEELING

No matter where you're going. Toyota is with you.

Toyota Access is an innovative way to put yourself in control when you're buying a new, approved demonstrator or Toyota Certified Pre-Owned vehicle. You choose the car you want today, and have the freedom to change in the future. So as your lifestyle changes or as your business grows, Toyota Access provides the flexibility, certainty and assurance you need to feel confident about the road ahead.





Why Choose Toyota Access?

Available to both personal and business customers, Toyota Access comes with a fixed interest rate and locked repayments as standard. It puts you in control of your future if your circumstances change, with trade, keep or return options.

With the certainty of a Guaranteed Future Value (GFV)*, you'll know that at the end of your loan term you won't owe more than your car is worth to us (subject to fair wear and tear and agreed kilometres being met). And the shorter loan periods and lower monthly repayments[^] mean you can keep reliving that new car feeling every few years.

You're in control from the start

How it works – now

- Choose your Toyota; new, approved demonstrator or Toyota Certified Pre-Owned vehicle
- Choose the deposit you want to pay (if any)
- Choose 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 if you like to pay weekly, fortnightly or monthly

Toyota Finance calculates the GFV for your Toyota, with the final payment equal to your GFV. We then finalise your loan package, with a fixed interest rate and repayment schedule that has been tailored to suit your needs.

From the time you drive away, you'll enjoy lower monthly repayments[^] and the reassurance of knowing what lies ahead.

How it works – in the future

When your loan term ends, you have the choice of three flexible options.

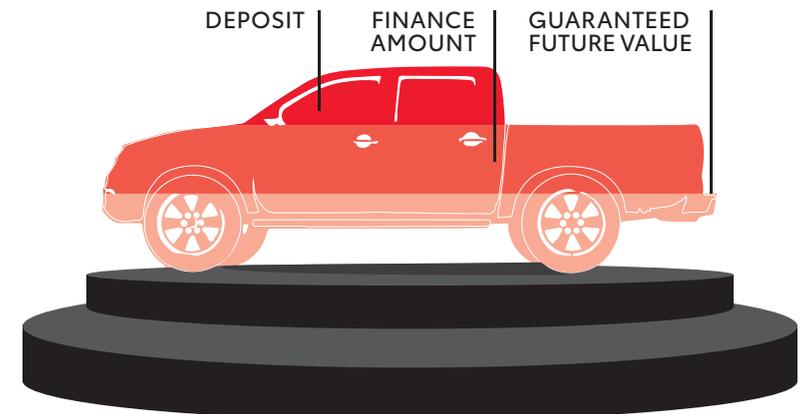
- 1. Trade** – If you'd like to upgrade your Toyota for another model, visit your preferred dealer. If the trade-in value is higher than your outstanding balance, you can put the difference towards your next Toyota, or you can keep it.
- 2. Keep** – If you'd like to keep your Toyota, simply pay the remaining balance (including the final payment), or we can help you refinance that amount, if you don't have the cash on hand (conditions apply).
- 3. Return** – Toyota Finance will pay you the GFV agreed at the start, (subject to fair wear and tear and agreed kilometres being met) and put it against the remaining balance owing on your account.

What is a Guaranteed Future Value*?

A GFV is the minimum value of your Toyota at the end of the loan term, as determined by Toyota Finance using the loan term and kilometres chosen by you as part of the calculation. The GFV becomes the final payment of your loan.

It's important because the GFV gives you that extra peace of mind of knowing where you'll stand in the future.

If your circumstances change and 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 (as long as fair wear and tear conditions and agreed kilometres have been met).



TODAY

1

Access a Toyota of your choice and pay a deposit that suits you

2

Enjoy the certainty of lower monthly repayments[^] and capped price servicing

3

Get a Guaranteed Future Value* and choose from 3 flexible options tomorrow

TOMORROW

1. TRADE YOUR TOYOTA

2. KEEP YOUR TOYOTA

3. RETURN YOUR TOYOTA

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 your Toyota to Toyota Finance 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 what they think the vehicle will be worth to us 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? Sometimes yes and sometimes no. It's an estimation of what we believe your vehicle will be worth to us at the end of your 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.

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 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.

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 km allowance to find the weekly repayments that suit you.

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



2 Minute Quote

Just need drivers 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 vehicles in stock.

Get your Toyota Personalised Repayments now in as as little as 2 minutes by visiting: toyota.com.au/tpr



When you buy a Toyota, you're not just getting a new car, you're getting a team of people that will care for and protect you, and your car, from the moment you drive out of your Toyota Dealership.

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

Nothing protects your Toyota better than Toyota Insurance[#]. Genuine parts for authorised repairs within the manufacturer's warranty, and a Lifetime Repair Guarantee for authorised repairs is standard on Toyota vehicles.

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

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.

Ask your dealer today to see how Toyota Access can work for you

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*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.

^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. #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.

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