

## UPGRADE TO BUSINESS CLASS

SIMPLIFY  
VEHICLE FINANCING –

SO YOU CAN GET  
BACK TO BUSINESS



For more information about how Toyota Financial Services can help your business, please contact your Toyota dealership, or visit Toyota Financial Services at [toyotafinancial.com/business](http://toyotafinancial.com/business).

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## AT TOYOTA FINANCIAL SERVICES (TFS) WE CAN HELP YOU:

### Save Time

- Obtain both vehicles **and** financing from one place – your Toyota dealer
- Streamline the acquisition of future vehicles with a pre-qualified Vehicle Credit Line
- Use one Master Agreement to buy or lease multiple vehicles

### Manage Costs

- Consolidate multiple billing statements into one monthly statement
- Manage regular maintenance costs with a prepaid maintenance plan
- Select a finance or lease plan that best fits your budget and usage needs

### Plan for the Future

- Help avoid the rising cost of covered repairs with a TFS Vehicle Service Agreement

# FINANCE AND LEASE OPTIONS<sup>1</sup>

For Toyota and Scion Vehicles

## Retail Finance Plan

Enjoy the benefits of full ownership from day one

- Flexible APRs and terms up to 84 months available
- Seasonal payment plan (not available in all states)
- No mileage and wear and use restrictions apply
- Balloon financing available in limited states

### Consider this when:

*You expect to use your vehicles for the long term and/or plan to operate them in a way that would exceed limits under a lease.*

## Closed End Lease Plan<sup>2</sup>

Operate your vehicle without the full cost of ownership

- Standard closed end lease with flexible terms up to 60 months
- You are responsible for any excess mileage and excess wear and use charges. If you terminate early, other charges will apply
- At lease termination, return the vehicle, or purchase it at the residual value

### Consider this when:

*You plan to replace your vehicles every three to five years, and drive fewer than 15,000 miles per year.*

## Open End Lease Plan<sup>2</sup>

Drive your vehicle without paying excessive mileage or usage charges

- Commercial open end lease with a Terminal Rental Adjustment Clause (TRAC)
- The projected end-of-term value of the vehicle (TRAC value) is set at lease inception based on anticipated usage of the vehicle
- Flexible terms up to 60 months
- Vehicles can be customized with specialty equipment and paint
- No mileage and wear and use restrictions apply. If you terminate early, other charges will apply
- At lease end, purchase the vehicle at the agreed upon TRAC value, or instruct TFS to sell the vehicle. You are responsible for the difference between the net sale amount and the TRAC value

### Consider this when:

*You anticipate high mileage and usage. Also a good option if you want to customize your vehicles.*

<sup>1</sup> Vehicle eligibility requirements apply. Subject to credit approval through a participating Toyota dealer and Toyota Financial Services. Not all applicants will qualify. Programs not available in all states.

<sup>2</sup> Usage exclusions: Vehicles used for rental, livery or "for hire" (e.g., taxi cabs), emergency, or law enforcement are not eligible to lease under the TFS Business Solutions Program.

# CUSTOMIZED SOLUTIONS

## Vehicle Credit Line<sup>3</sup>

Open a pre-qualified Vehicle Credit Line good for up to 12 months. Plan ahead and streamline the process of acquiring future vehicles.

## Master Agreements<sup>4</sup>

Use one agreement to finance multiple vehicles through participating Toyota dealers and TFS, and easily add vehicles going forward.

## Consolidated Billing Statements

Consolidate multiple billing statements into one monthly statement with summary details on individual accounts. Remit just one payment to cover all accounts. Ask your Toyota dealer about this option.

## Specialized Customer Service

Receive ongoing support from a dedicated Business Solutions advisor, who can customize services to help meet your needs.

<sup>3</sup> Vehicle Credit Lines subject to additional terms and conditions.

<sup>4</sup> The Master Agreement option may not be available at all Toyota dealerships. Additional vehicles can be added to an existing Master Agreement through the originating dealership only.

<sup>5</sup> Terms, conditions and restrictions apply. See agreements for complete details.

<sup>6</sup> Certain commercial usages excluded.

<sup>7</sup> Plan does not cover excess mileage. Plan is only available on leases originated through your Toyota dealer and Toyota Financial Services. Please see your Excess Wear & Use Lease Addendum for full details on terms, limitations and exclusions. Program not available in all states.

# VEHICLE PROTECTION PRODUCTS

## Vehicle Service Agreement<sup>5,6</sup>

TFS Vehicle Service Agreements can help shield you from the cost of unexpected covered repairs beyond your vehicle's basic warranty period.

## Guaranteed Auto Protection<sup>5</sup>

Help protect your business from unexpected costs if your vehicle is declared a total loss due to theft, accident, fire or flood.

## Prepaid Maintenance Program<sup>5</sup>

A convenient and affordable way to help maintain your vehicles and manage your monthly maintenance costs.

## Excess Wear & Use Protection Plan<sup>7</sup>

This can help waive your responsibility for qualifying excess wear and use charges at lease-end.

## GETTING STARTED

Your Toyota dealer will require a completed credit application and other documentation for verification and financial review purposes for both the business and owners/cosigner(s), as applicable. Some applications may require further consideration and additional information may be required.

