

# Toyota Access

FINANCE



TOYOTA

Know your Toyota's  
**GUARANTEED  
FUTURE VALUE.**

A smarter way to buy



*Oh what a feeling!*

## No matter where you're going, Toyota's with you

Toyota Access is an innovative way to put yourself in control when you're buying a new or approved demonstrator Toyota. 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 (subject to fair wear and tear and agreed kilometres being met). And the shorter loan periods and lower repayments<sup>^</sup> 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
- Choose the deposit you want to pay (if any)
- Choose your loan term (up to 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 repayments<sup>^</sup> 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.

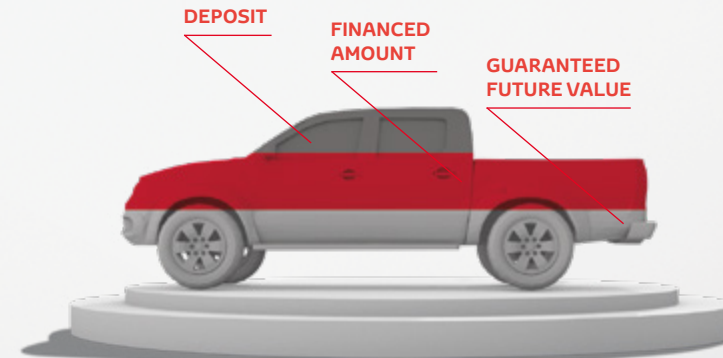
- 1. Trade** – If you'd like to upgrade your Toyota for a new model, visit your preferred dealer. If the trade-in value is higher than your outstanding balance, you can put the difference towards your new Toyota, or you can keep it.
- 2. Keep** – If you'd like to keep your Toyota, simply pay the remaining 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, now.

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



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



Enjoy the certainty of low monthly repayments, low running costs and capped price servicing



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 at the end of your loan term, you can rest assured knowing that, as long as fair wear and tear 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 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 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 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 or sell it privately, the condition will impact the price you can expect to get.

**If there is a lot of damage, can I return it 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 car?** Absolutely. You can trade in at any time for a new vehicle, but you will need to pay the remaining balance on your account and the GFV won't apply.

**Can I keep my car?** Yes, just pay out the loan at the end of the term. If you need it, Toyota Finance may be able to extend, vary or 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 car?** 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.

**Is this a lease?** No, it's a loan. You own the vehicle and Toyota Finance takes a security interest over it.

**It all sounds great, but do you charge more?** We pride ourselves on being competitively priced. Since the final payment is equal to the GFV, the interest is higher than that of a loan of a similar amount and term without a balloon final payment. Of course, the more deposit you pay and any prepayment of your regular repayments will help reduce any charges. We suggest you seek financial advice to see if this product is right for you.

**If I use my car for business, are repayments deductible?** That's a question for your financial adviser or accountant. We can't make that call.



Enjoy a Lifetime of Advantages. When you buy a new 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's 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<sup>®</sup>. Genuine parts, a Lifetime Repair Guarantee and replacement with a new Toyota after a total loss, up to 3 years old, come as standard.

LIFETIME OF  
**ADVANTAGES**

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

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**Toyota Finance**  
Locked Bag 900  
Milsons Point NSW 1565  
T 137 200  
E [toyotafinance@toyota.com.au](mailto:toyotafinance@toyota.com.au)  
[toyotafinance.com.au](http://toyotafinance.com.au)

^When compared to a loan with no GFV or 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](http://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. Toyota Access is available to approved applicants of Toyota Finance, a division of Toyota Finance Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536.

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