



Business Solutions

# We're Open for Business



Toyota Financial Services Business Solutions

For additional information on TFS Business Solutions,  
ask your Toyota or Scion dealer.

Finance and lease programs are subject to credit approval through Toyota dealers and Toyota Financial Services.  
Not all applicants will qualify. Program not available in all states.

Toyota Financial Services is a service mark of Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc.

# We help you get where you're going

Selecting the right financing can be as important as choosing the right vehicle. Our flexible programs can help you obtain the Toyota or Scion vehicle you need with the financing option that's right for your business.

With competitive APRs on financing and superior levels of service, our goal is to provide you with the highest level of customer care throughout our relationship.



## Finance and Lease Options

### Closed End Lease Plan

- Allows you to operate vehicles without potentially paying the full cost of ownership
- You have the option of purchasing the vehicle at the end of the lease or during the term of the lease
- You are responsible for excess mileage and excess wear and use charges
- If you terminate early, other charges will apply

### Open End Lease Plan

- Commercial open end lease with a Terminal Rental Adjustment Clause (TRAC)
- Vehicles can be customized with specialty equipment and paint
- Your end of term options are:
  - You can purchase the vehicle at the agreed upon TRAC Value
  - If not purchased, Toyota Financial Services (TFS) will sell the vehicle at lease end. If the net sale amount is over the TRAC value, you receive the surplus. If under, you are responsible to pay the difference.
  - Projected end of term TRAC value is established at lease inception based on vehicle usage.

### Retail Finance Plan

- Attractive APRs and flexible terms are available
- You enjoy the benefits of full ownership from day one

### Preferred Option Finance Plan (Balloon)

- Available in limited states
- You retain titled ownership of the vehicle
- Flexible end of term options depending on state laws and buyer qualifications

## Customized Solutions

### Consolidated Billing Statements

- Available upon request for business customers with multiple vehicles financed
- All monthly invoices are consolidated into a single statement with summary details on individual accounts
- Allows you to remit one payment covering all accounts

### Vehicle Credit Lines

- Pre-qualified vehicle credit lines for any of the Business Solutions finance options
- Allows you to plan ahead for future acquisitions
- Eliminates the need to go through the credit approval process each time you finance an additional vehicle
- Exclusively for acquisition of vehicles on pre-published TFS lease or finance contracts
- Pre-qualified vehicle credit lines are subject to additional terms and conditions

### Master Agreements

- One master agreement is signed, additional vehicles financed or leased are handled by a supplemental schedule
- Only one master agreement needs to be signed
- Allows for varied delivery dates
- Available on Closed End Lease, Open End Lease, and Retail Finance Plans

### Vehicle Protection Products

- Pre-paid maintenance is a convenient and affordable way for you to maintain your vehicle according to the manufacturer's recommended maintenance schedule
- GAP (Guaranteed Auto Protection) helps protect your business from an unexpected financial obligation if your vehicle is declared a total loss from causes such as theft, accident, fire, or flood
- Vehicle Service Agreements supplement your vehicle's warranty on covered components