



TOYOTA LEASE-END GUIDE AND CHECKLIST



TOYOTA
Financial Services

TOYOTA LEASE-END GUIDE

**YOUR LEASE IS
SET TO EXPIRE,
BUT OUR
COMMITMENT
TO YOU
DOES NOT.**



As you head into the final 90 days of your lease, there are steps to take and decisions to make. Rest assured we are here to help guide you through the process.

We value your business and look forward to supporting your future vehicle finance and mobility needs.

As a loyal Toyota Financial Services (TFS) customer, we will automatically waive your disposition fee if:

- You lease or finance¹ your next new or Certified Used Toyota or Lexus through TFS or Lexus Financial Services (LFS) at your participating dealer within 30 days of your vehicle return. OR;
- You've had three (3) or more lease or finance contracts with TFS or LFS.¹
- A disposition fee, if allowed by state law, may be required at lease end. Please review your lease agreement.

¹ Available for qualified applicants on approved credit through Toyota Financial Services at your participating dealer. Not all customers will qualify. The lease or purchase must be finalized no earlier than 31 days prior to or no later than 90 days following the earlier of your account maturity date or the date you return/ground your leased vehicle. We will proactively attempt to waive or credit your account within 30 days of your purchase/lease. If the fee is not waived during this time period, contact us at (800) 874-8822.

OPTION**1****TURN IN YOUR VEHICLE AND PURCHASE OR LEASE A NEW TOYOTA²**

Get a newer model of what you're already driving or try a completely different Toyota — it's up to you.

- Explore new models online at toyota.com
- Schedule a test drive at your local dealership
- Plan to have disposition fee waived as a returning guest^{2, 3}

OPTION**2****RETURN YOUR CURRENT TOYOTA**

Not interested in another Toyota? Return your vehicle to a Toyota or Lexus dealership⁴ by lease-end. Your originating dealer is required to process the vehicle return. Most Toyota and Lexus dealers will process a return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.

- Ensure all contracted payments and miscellaneous fees, including the disposition fee, any applicable taxes are paid to TFS
- Review the Excess Wear and Use guidelines

OPTION**3****PURCHASE YOUR CURRENT TOYOTA**

Get a payoff quote by logging into your TFS online account or contacting TFS at (800) 286-0652. If you need financing, you can head straight to your dealer for help.

RESEARCH OPTIONS

PARTNER WITH YOUR DEALER TO DECIDE WHAT WORKS FOR YOU

² Leasing a new Toyota or financing the purchase of your current Toyota are on approved credit through Toyota Financial Services at your participating dealer. Not all applicants will qualify. Additional options are available. See your Toyota dealer for details.

³ Disposition fee will be automatically waived if:

- You lease or finance your next new or Certified Used Toyota or Lexus through TFS or LFS at your participating dealer within 30 days of your vehicle return.

- You've had three or more lease or finance contracts with TFS or LFS.

- A disposition fee, if allowed by state law, may be required at lease end. Please review your lease agreement.

⁴ The vehicle must be returned to an authorized Toyota or Lexus dealer. If you return the vehicle to a third-party dealership, this is an unauthorized third-party vehicle return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Toyota or Lexus dealer.

GET AN INSPECTION

KNOW YOUR
VEHICLE'S CONDITION

SCHEDULE A COURTESY VEHICLE INSPECTION⁵

In preparation for lease-end, we recommend you take advantage of a courtesy pre-inspection. You can contact your originating dealer or any Toyota dealer to determine if they can conduct a courtesy pre-inspection. We recommend completing this within 60 days before your return.

INFORMATIVE

- Knowing the condition of your vehicle before the end of your lease allows you to make well-informed decisions
- Discussing the vehicle condition with your dealer may be beneficial in helping make your lease-end decision

THOROUGH

- Detailed condition reports, itemizing any estimated excess wear and use fees, are available immediately after the inspection. You can discuss the inspection report with the dealer and access it via the Document Center on our mobile app or at toyotafinancial.com.

REVIEW WEAR AND USE GUIDELINES

Should you elect to return your Toyota, you may be charged if there is damage exceeding normal wear and use.⁷ Review our Wear and Use Guidelines at tfsleaseend.com.

⁵ Courtesy pre-inspection available to lease customers that do not reside in Hawaii or whose leases did not originate in New Hampshire or Wisconsin.

⁶ A courtesy pre-inspection informs the vehicle owner of its condition and provides an opportunity to make repairs before turning it in.

⁷ Under certain circumstances, Toyota Financial Services does not charge its lease customers for excess wear and use damage. All charges may be subject to sales tax.

RETURN YOUR CURRENT TOYOTA

- Schedule a turn-in appointment with your originating dealer:
 - We recommend contacting your originating dealer to schedule your turn-in appointment. Your originating dealer is required to process the vehicle return.
 - Most Toyota and Lexus dealers will process a vehicle return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.
- Once your return is confirmed, let us know by selecting “Submit Return Details” on the Return Your Vehicle page under the end of lease options at toyotafinancial.com
- The vehicle must be returned to an authorized Toyota or Lexus dealer. If you return the vehicle to a third-party dealership, this is an unauthorized return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Toyota or Lexus dealer.
- Bring all sets of keys and original equipment
- The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records. Capture the name of dealer associate that helped with the return.
- Visit toyotafinancial.com to ensure all contracted payments and miscellaneous fees, including the disposition fee, are paid to TFS and cancel any electronic payments you may have set up with your bank
- Contact your local DMV to find out if your state requires license plates to be returned at lease-end

LEASE A NEW TOYOTA

- Follow the steps to return your current Toyota
- Pick out your new Toyota
- Your disposition fee will be waived for being a loyal customer

PURCHASE YOUR CURRENT TOYOTA

- Finance your Toyota:
 - Contact your originating dealer and arrange for financing through the dealer and TFS
- Purchase your Toyota:
 - Visit toyotafinancial.com for account information
 - Call us at (800) 286-0652 to obtain current payoff amount, mailing address, and necessary sale documents
 - Mail payment and necessary documentation⁸

TOYOTA FINANCIAL SERVICES

**GO
FINALIZE**
CARRY OUT
YOUR NEXT STEPS

⁸ Some states require that you purchase your lease vehicle through your dealer. Please contact TFS at (800) 286-0652 for more information.

Note: Options are available for qualified applicants on approved credit through Toyota Financial Services at your participating dealer. Additional options are available. See your Toyota dealer for details.

EXCESSIVE WEAR AND USE EXAMPLES⁹

If you're not sure if you need an inspection, take a look at some of the items that may be considered excessive wear and use:

PAINT AND BODY

- A single dent greater than the size of a credit card
- Previous repairs performed poorly or unrepainted collision damage
- Any holes in exterior panels (bumpers, door panels, etc.)

TIRES, WHEELS, AND WHEEL COVERS

- Tires with exposed cords or sidewall damage
- Tires or wheels that do not meet manufacturer's guidelines for safe operation
- Missing or damaged wheel covers
- Wheel gouges scratches, dents, or cracks greater than the size of a credit card

GLASS AND LIGHTS

- Windshield cracks, stars, or bullseye
- Damaged, broken, or poorly installed glass
- Bent, broken, or missing lights, turn signals, mirrors, or lamps

⁹ This is intended as general guidance only. State law and the terms of your lease may vary your rights and obligations regarding excess wear and use and mileage. Please refer to your lease agreement for a description of your rights and obligations upon termination of your lease. Toyota Financial Services may change its wear and use standards at any time, consistent with the terms of your lease agreement.



WE'RE HERE
TO MAKE
LEASE-END
SIMPLE

SEAT AND TRIM

- A single cut, tear, burn, or stain greater than the size of a credit card

EQUIPMENT, PARTS, AND ACCESSORIES

- Missing keys/remotes
- Missing parts or accessories (shifter knobs, head rests, tonneau/cargo cover, etc.)
- Inoperative, malfunctioning, or broken parts or equipment
- Any modifications not on the vehicle at lease inception

OPEN THE CAMERA ON
YOUR SMARTPHONE AND SCAN
THE QR CODE TO DOWNLOAD
THE EXCESS WEAR AND USE
GUIDELINES ONTO
YOUR MOBILE DEVICE

TOYOTA LEASE-END CHECKLIST

WHAT DO I NEED TO DO TO RETURN MY VEHICLE?

BEFORE YOUR RETURN

- Examine possible excessive wear and use on your vehicle and make any necessary repairs.
- Your originating dealer is required to accept your return vehicle. If you are unable to return to your original dealer, contact your local Toyota or Lexus dealer to schedule a turn-in appointment. Most Toyota and Lexus dealers will process a return even if they did not originate the lease, but we recommend contacting them to confirm.¹⁰
- Ensure all contracted payments and miscellaneous fees are paid to TFS.
- Schedule your courtesy pre-inspection appointment within 60 days before your return. To schedule this appointment, contact your originating dealer or any Toyota dealer to determine if they can conduct a courtesy pre-inspection.¹¹
- Call your local DMV to find out if your state requires license plates to be returned at lease end.

¹⁰. The vehicle must be returned to an authorized Toyota or Lexus dealer. If you return the vehicle to a third-party dealership, this is an unauthorized return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Toyota or Lexus dealer.

¹¹. Courtesy pre-inspection available to lease customers that do not reside in Hawaii or whose leases did not originate in New Hampshire or Wisconsin.

DURING YOUR PRE-INSPECTION AND RETURN

Bring the following to your appointments:

- Vehicle keys
- Toolkit and spare tire
- Owner's Manual
- Original equipment
- The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records.
Capture the name of dealer associate that helped with the return.

WHAT DO
I NEED TO DO
TO RETURN
MY VEHICLE?

TOYOTA LEASE-END CHECKLIST

WHAT HAPPENS WHEN I RETURN MY VEHICLE?



AT THE DEALERSHIP

- Confirm the dealership will accept the return.
- The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records. Capture the name of dealer associate that helped with the return.
- Dealer will complete an inspection of the vehicle at the time of return or within a few days.

Feel free to take pictures of the condition of your vehicle.

AFTER RETURN

- To minimize any potential delays processing your lease return, you can notify us of your return by logging onto [Toyotafinancial.com](#) or your **Toyota Financial Services App** and follow the return your vehicle prompts. You can also notify us by telephone at **(800) 874-8822** using our automated system or speaking with a live agent.
- TFS will send you your final invoice by mail 60 to 120 days after your vehicle is returned. It will detail any excess wear and use fees, excess mileage, miscellaneous charges, unpaid payments, late fees, and applicable taxes.
- Immediately cancel any electronic payments you may have set up with your bank.
- If you had a security deposit, it will be returned to your home address via check. It will be used to first pay any lease-end invoice charges, if applicable.

**IF YOU HAVE
ANY QUESTIONS,
CONTACT TFS AT
(800) 874-8822**



toyotafinancial.com

We appreciate your business and are committed to
simplifying your lease-end process.



TOYOTA
Financial Services

©2025 Toyota Motor Credit Corporation d/b/a Toyota Financial Services. All rights reserved. Toyota Financial Services is a service mark used by Toyota Motor Credit Corporation (TMCC). Retail installment accounts may be owned by TMCC or its securitization affiliates and lease accounts may be owned by Toyota Lease Trust (TLT) or its securitization affiliates. TMCC is the servicer for accounts owned by TMCC, TLT, and their securitization affiliates.
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