

A photograph showing three people in a car's back seat. A woman with long brown hair is in the foreground, smiling and looking towards the right. Behind her, another woman is looking up, and to her right, a man with a beard is also looking up. The car has a large sunroof, and through it, vibrant yellow autumn leaves are visible against a blue sky.

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 Fee¹ if:

- You choose to lease or finance your next new or Certified Used Toyota or Lexus through TFS or Lexus Financial Services (LFS) at your participating dealer.¹ OR;
- You finance the purchase of your current Toyota through TFS at a participating dealer within 30 days of your leased vehicle return.¹ OR;
- You've had three or more lease or finance contracts with TFS or LFS

¹ Credit approval required. Not all customers will qualify. If you replace your vehicle within 90 days, please contact us at (800) 286-0652 to have the waiver manually processed.

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 guest³

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, are paid to Toyota Financial Services
- 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. OR;
- You finance the purchase of your current Toyota through TFS at a participating dealer within 30 days of your leased vehicle return. OR;
- You've had three or more lease or finance contracts with TFS or LFS.

If you replace your vehicle within 90 days, please contact us at (800) 286-0652 to have the waiver manually processed.

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.

TOYOTA LEASE-END GUIDE

GET AN INSPECTION

KNOW YOUR
VEHICLE'S CONDITION

SCHEDULE A COMPLIMENTARY VEHICLE INSPECTION⁵

In preparation for lease-end, we recommend you take advantage of an optional inspection.⁶ Schedule your complimentary inspection appointment to take place 15 to 60 days before you return your vehicle and discuss any repairs with your dealer to determine how they can help. If you have not yet scheduled an inspection, call (855) 40-MY-TFS to speak to an AutoVIN specialist or visit TFSLeaseEnd.com to link to AutoVIN and schedule an appointment online. An inspection is:

CONVENIENT

- Inspectors can meet you at your home, work, dealer, or other preferred location

INFORMATIVE

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

THOROUGH

- Detailed condition reports, itemizing any excess wear and use, are available shortly after inspection

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 To better understand what is considered excessive, review our Wear and Use Guidelines at TFSLeaseEnd.com.

⁵ Available to Toyota Financial Services lease customers that do not reside in Alaska or Hawaii and whose leases did not originate in New Hampshire or Wisconsin.

⁶ Excess wear and use charges may be based solely on the optional inspection prior to maturity. Should you not take advantage of such inspection, one will be ordered upon return of the vehicle. If repairs are made to your vehicle before turn-in, you or the dealer may request an inspection upon turn-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
 - 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
- Bring all sets of keys and original equipment
- Provide the Dealer with a completed, signed, and dated Lessee's Odometer Statement (keep a copy for your records capturing the name of the 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 automatic payments you may have set up
- 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 guest

PURCHASE YOUR CURRENT TOYOTA

- Finance Your Toyota:
 - Contact your originating dealer and arrange for financing through the dealer and Toyota Financial Services
- Purchase Your Toyota Outright:
 - Visit www.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.



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 complimentary inspection appointment 15 to 60 days before your maturity date. To schedule an inspection call AutoVIN at (855) 40-MY-TFS.¹¹
Let TFS know if you completed repairs after your inspection, we'll order another once you return.
- 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 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.

¹¹. Available to Toyota Financial Services lease customers that do not reside in Alaska or Hawaii and whose leases did not originate in New Hampshire or Wisconsin.

DURING YOUR INSPECTION AND RETURN

Bring the following to your inspection and lease-return appointments:

- Toolkit and spare tire, if applicable.
- All sets of keys (masters/remotes/valet), if applicable.
- Owner's Manuals.
- Any original equipment on your vehicle at lease inception (radio, headrests, 3rd row seat, tonneau/cargo cover, etc.).
- Ask the dealer to record the mileage, and don't forget to sign the Odometer Disclosure Statement and ask for a copy.

**WHAT DO
I NEED TO DO
TO RETURN
MY VEHICLE?**

TOYOTA LEASE-END CHECKLIST

WHAT HAPPENS AFTER I RETURN MY VEHICLE?



AT THE DEALERSHIP

- Confirm the Dealership will accept the return.
- Sign an odometer statement and ask for a copy for your records. Capture the name of Dealer associate that helped with the return.
- If you did not complete an inspection prior to returning, one will be completed within a few days of your return.¹²

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

¹². Available to Toyota Financial Services lease customers that do not reside in Alaska or Hawaii and whose leases did not originate in New Hampshire or Wisconsin..

AFTER RETURN

- TFS will send you a Lease End Invoice if you have any unpaid payments, late fees and miscellaneous charges.¹³
The Invoice will also include Excessive Wear and Use charges, Excessive Mileage charges, and Disposition Fee if applicable. These items may be taxable.
- Immediately cancel any electronic payments that you may have set-up.
- 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.
- 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.

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

¹³. Under certain circumstances, Toyota Financial Services does not charge its lease customers for excess wear and use damage.



toyotafinancial.com

We appreciate your business and we are committed to making your lease-end a simple process. That's why we created guidelines and checklists to help walk you through each step of the way.



TOYOTA
Financial Services

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