

Toyota Financial Services (Ireland) DAC

Terms of Business

General

We are delighted that you are considering choosing Toyota Financial Services (Ireland) DAC (“TFS”, “we”) to finance your vehicle. These Terms of Business set out the terms on which we will provide the products and services described below. If you have any queries, we will be happy to assist.

You can contact us at: Toyota Financial Services (Ireland) DAC, Lexus House, Killeen Road, Dublin 12.

Regulation

Toyota Financial Services (Ireland) DAC is authorised by the Central Bank of Ireland as a Retail Credit Firm under the Consumer Protection (Regulation of Retail Credit and Credit Servicing Firms) Act 2022. Our Central Bank of Ireland code is C188354.

Toyota Financial Services (Ireland) DAC is subject to:

- Consumer Protection Code 2025.
- Minimum Competency Code 2017.

These codes can be found on the Central Bank’s website www.centralbank.ie.

Trading Names

Toyota Financial Services (Ireland) DAC, trading as Toyota Financial Services, is a designated activity company incorporated in Ireland under number 606472 and having its registered address at Lexus House, Killeen Road, Dublin 12.

Toyota Financial Services, Lexus Financial Services, Toyota Finance and Lexus Finance are registered trading names of Toyota Financial Services (Ireland) DAC, which is part of the Toyota Financial Services group.

Regulated Activities

Toyota Financial Services provides the following regulated financial products, Personal Contract Plans (PCP), Hire Purchase (HP) and Consumer Hire (CH) in line with our authorisation from the Central Bank of Ireland.

TFS does not currently provide any Insurance products. All advertised Toyota Insurance products are provided through Toyota Ireland and or respective



independent and privately owned Toyota and Lexus Dealerships. Accordingly, these insurance products are not regulated products within the scope of Toyota Financial Services (Ireland) DAC.

Fees and Charges	
Acceptance Fee including VAT	€63.49
Purchase Fee including VAT	€63.49
Interest charges on overdue payments	0.75% per month
Early Settlement of Finance Contracts	Three months future interest

PCP Mileage

If you are considering choosing PCP as your preferred financial product, careful consideration should be given to the mileage band limits available. The limits selected should realistically reflect your driving needs as underestimating the distances you travel over the course of the agreement, may result in excess mileage charges (as set out in your PCP finance agreement) in the event the vehicle is handed back.

Voluntary Termination of Finance Contracts

For Consumers as defined under the Consumer Credit Act 1995, please note that should you avail of the Voluntary Termination right option under your Hire Purchase or PCP agreement, that the fair wear and tear condition of the returning vehicle shall apply. Any damages and or excess mileage as detailed in respect of a PCP agreement may be charged to you as a result.

Commission Arrangements

The Dealership acts as a Credit Intermediary under the authorisation of the Competition and Consumer Protection Commission and will be paid commission for arranging your finance contract. The rate of commission varies between PCP, HP and CH contracts. More information in relation to commission will be outlined in your finance contract.

Customers in Vulnerable Circumstances



We are committed to helping customers in vulnerable circumstances. Our Policy in respect of customers in vulnerable circumstances is located on the Toyota website, Toyota.ie. This Policy includes information on the process for nominating a Trusted Contact Person in line with the Central Bank of Ireland's Consumer Protection Code 2025.

Conflicts of Interest

It is the policy of Toyota Financial Services to mitigate and where necessary avoid conflicts of interest when providing services to its customers. Where a conflict of interest cannot be reasonably avoided, we will ensure that the conflict does not result in damage to your interests. We will seek your acknowledgement, on paper or other durable medium, that you still wish to proceed to take up the product or service.

Customers Experiencing Financial Difficulty.

Toyota Financial Services seeks to assist customers who are experiencing financial difficulty. However, when a customer goes into arrears Toyota Financial Services may, if necessary, exercise its rights and remedies as set out in the terms and conditions applicable to the product. We would encourage customers who are experiencing financial difficulties, even of a temporary nature, to contact us as soon as possible. This is important as if your agreement falls into arrears, this may affect your Credit Report on the Central Credit Register, which may limit your ability to access credit in the future.

Complaints and Enquiries

If you have any complaint or enquiry in relation to the product or the service, we provide.

You may contact our Customer Care Team

by calling us on (01) 5685 665

by emailing us at customercare@ie.toyota-fs.com

by writing to us at Toyota Financial Services, Lexus House, Killeen Road, Dublin 12.

Any complaint will be fully investigated by TFS, and a full response will be provided to you. We will provide you with a regular written update while our investigation of your complaint is on-going. Full details of our complaints handling procedure are available on request.

In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days, you are entitled to refer your complaint to the Financial Services and Pensions Ombudsman at the address below for an independent review.



The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place, Dublin 2, D02 VH29

Phone: +353 1 567 7000

Email: info@fspo.ie

Data Protection Notice

Toyota Financial Services is the registered trading name of Toyota Financial Services (Ireland) DAC in Ireland. Toyota Financial Services complies with the requirements of the General Data Protection Regulation (EU) 2016/679 (“GDPR”) and the Irish Data Protection Acts 1988 to 2018. We take our obligations under data protection law very seriously. As a Data Controller, we are obliged to provide you with information on how we collect, use and share your personal data. A copy of our privacy notice is attached. Please contact us at DPO@ie.toyota-fs.com if you have any concerns about your personal data.

These Terms of Business are effective from 24th March 2026 and shall remain in force until further notice.