

Toyota Financial Services (Ireland) DAC

Notice for Consumers in Arrears

Our Commitment to You

We are committed to treating every customer fairly, respectfully, and in a way that meets individual needs.

Scope and Application

This notice applies exclusively to arrears owed to Toyota Financial Services (Ireland) DAC (“We, TFS”) by consumers, as defined by the Consumer Protection Code 2025 on their Finance Contracts.

Your Arrears Status

We will notify you of the status of your arrears within 3 working days after your account remains overdue for 10 working days and will enquire about the cause of your arrears.

We will proactively seek reasonable repayment arrangements with you or your nominated third parties.

At your written request, TFS will liaise exclusively with your nominated representative regarding arrears. Please note, TFS may contact you directly for non-arrears matters or regulatory communications.

Detailed Arrears Communications

After 31 calendar days of arrears, TFS will notify you in a durable medium within 3 working days. The TFS communication will include:

- Arrears start date.
- Missed repayment count and amount.

- Outstanding balance and interest rate.
- Potential charges.
- Benefits of engagement.
- Contact details.
- Consequences of non-repayment (e.g., credit reporting).
- MABS/Insolvency Service of Ireland resources.

Quarterly Updates: We will provide refreshed information every 3 months while arrears persist.

Third-Party Engagement Notification

Before TFS appoints a third party to engage on arrears, we will notify you in a durable medium and explain the third party's role.

Revised Repayment Agreement

If we agree to revised terms, TFS will provide you within 5 working days of agreeing to those revised terms, full details of the new arrangement and outline the data to be shared with the Consumer Credit Register.

Rejection of Repayment Offers

If TFS rejects your repayment proposal, we will record the reasons for rejection and we will communicate those reasons to you in a durable medium within 10 working days.

Arrears Communications

TFS will ensure all communications (direct or via third parties) with you regarding your arrears are proportionate and non-excessive. We will avoid language which may be seen as aggressive or intimidatory. We will allow sufficient time for the agreed actions before following up with you.

Unsolicited Contact Limits

TFS will not make more than 3 unsolicited calls to you per month concerning your arrears. Exclusions include unanswered calls, pre-agreed communications, and regulatory-mandated contacts.

Legal and Practical Consequences of Unresolved Arrears

If your arrears remain unresolved, you may be subject to:

- **Repossession** of the vehicle/asset
- **Legal action**
- **Additional charges**

Arrears Contact Details

If you are in danger of going into arrears on your TFS finance contract, or if you wish to discuss the current arrears on your account, please contact TFS Customer Care immediately.

- **Call us:** 01 5685 665
- **Email us:** customercare@ie.toyota-fs.com
- **Write to us:** Toyota Financial Services, Lexus House, Killeen Road, Dublin 12.

Schedule of Applicable Charges

TFS may charge interest on arrears at a rate of 0.75% per month over and above your monthly payment. TFS is willing to review this charge as part of any settlement or revised payment plan.

Money Advice and Budgeting Service (MABS)

We encourage you to seek independent advice. MABS provides free, confidential advice to help you manage your finances.

Website: <https://www.mabs.ie/en/>

Accessibility

This arrears notice is available in a durable medium upon request.