

Toyota Flex

How to drive a brand new Toyota every 3 years.



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The Deposit



You choose the amount of deposit you want to pay. This can be as little as 7% or as much as 36% of the On the Road Price of your new Toyota.

The GMFV^{††}

Guaranteed Minimum
Future Value



We set a Guaranteed Minimum Future Value (GMFV)^{††} for your new Toyota. This guarantees the minimum your Toyota will be worth in 3 years, giving you peace of mind knowing the amount your Toyota will be worth.

The Difference



Your affordable monthly repayments are then calculated on the difference, plus interest charges, which means they will often be more affordable.

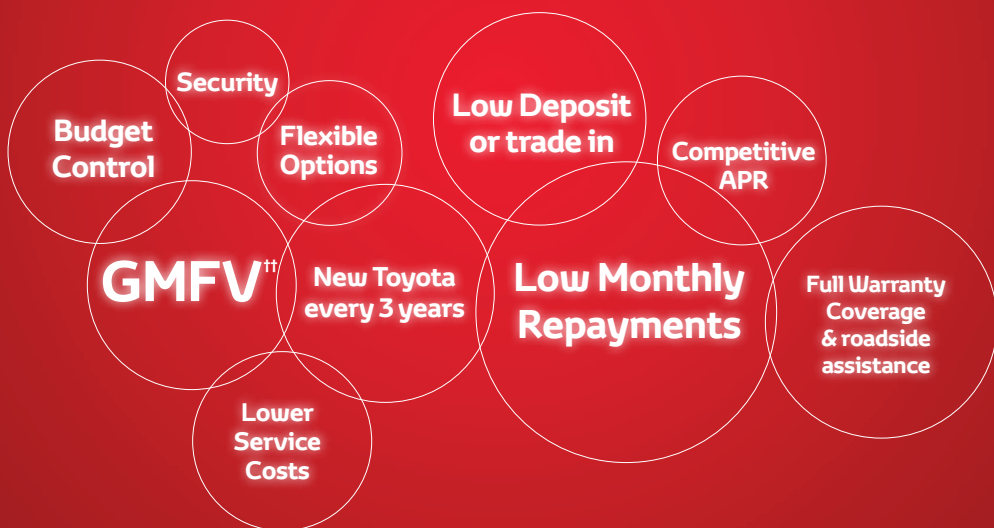


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What if the joys of buying a new car went on forever?

With Toyota Flex, you'll be surprised at how soon you could be reliving that new car feeling. Toyota Flex is an exciting program that gives you an exceptional level of choice, confidence and flexibility when it comes to buying a new car.



How does it work?

Firstly, you choose the Toyota you want. Then you choose the deposit that best fits your current needs and work out the finance amount.

Then we agree on the estimated kilometres you'll expect to travel during that term and, using this information, we calculate the Guaranteed Minimum Future Value (GMFV^{††}) of your car. The GMFV^{††} is designed to give you the reassurance of knowing the minimum that your car will be worth, subject to an excess kilometre charge and excess wear and tear policy, at the end of your agreed term. Once we have agreed upon the GMFV^{††} we will work out your monthly repayments, with an optional final payment equal to your GMFV^{††}.

With Toyota Flex you'll also benefit from the peace of mind of the low running costs, as well as Toyota's renowned Quality, Durability and Reliability. And at the end of your contract, you'll have the choice of keeping, returning or upgrading your Toyota. With Toyota Flex, you can change your Toyota to fit perfectly into your changing lifestyle.

How does it work?

Enjoy the certainty of fixed monthly repayments, Toyota's low running costs, and knowing that at the end of your finance contract, your car will have a Guaranteed Minimum Future Value^{††}.

At the time of purchase

1. Select your new Toyota.
2. Nominate the deposit you'd like to pay. You agree on a deposit that suits your needs. It can be as low as 7% of the On the Road Price of your new Toyota.
3. Choose the number of kilometres you expect to travel over the term.
4. We define a Guaranteed Minimum Future Value^{††} - this is a guarantee of how much your vehicle will be worth at the end of your finance agreement. Along with the deposit, this sum is subtracted from the vehicle price.
5. Our monthly instalments are calculated according to the remaining balance between the Deposit and Guaranteed Minimum Future Value^{††}, plus interest, which ensures that the Toyota Flex ownership package will be more affordable.

Keep

If you want to keep the car simply pay the GMFV^{††} and it's yours.

Return

Give the car back with nothing more to pay, as long as it's in good condition and within the maximum mileage.

Upgrade

Part exchange your car and drive away in a brand new Toyota. If the trade in value is more than the GMFV^{††}, you can put the equity towards your next car.

Toyota keyforkey

Turn your key into a brand new Toyota with keyforkey



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+ Tailored
Monthly
Repayment



Don't have enough cash to buy a new car? Have you considered the equity in your current car?

With Toyota's KeyforKey we can help turn the keys of your current car into a brand new Toyota. You don't have to put your hand in your pocket, only to give us the keys to your current car. And in 3 years time, we would like to get you into another new Toyota with no further deposit requirements.

How does it work?

1. When setting your deposit we recommend that you set a deposit close to 15%. This initial deposit can come from your trade in. If your trade in is worth more than the deposit required we'll even offer you cash back.
2. Then in 3 years time after 36 monthly repayments, you can use the equity** left in your current car towards most, if not all of the deposit for a new car on the same or similar monthly repayments.

**The equity being the difference between GMFV^{††} (fixed) and actual market value of your car (variable).

To get started, simply speak to your Salesperson
or visit www.keyforkey.ie

FAQs

What does keyforkey mean?

Keyforkey allows you to change your Toyota for a new, similar Toyota in 3 years' time using the equity in your car as a deposit and keeping your monthly repayments at a similar level. The secret is keeping your deposit low now, around 15% of the On The Road Price, and then using the equity in the car as a deposit in 3 years' time when changing again. The equity is the difference between GMFV^{††} (fixed) and actual market value of your car (variable)

With keyforkey will I need to put a deposit down again in 3 years' time when buying another Toyota?

If you are changing to a similar car and based on the mileage and condition of your trade in, you should be able to use the equity (the equity is the difference between GMFV^{††} (fixed) and actual market value of your car (variable) as a deposit and keep your monthly repayments similar to what you are paying. Therefore with keyforkey the aim is not to ask you for another deposit in 3 years time.

What's a Guaranteed Minimum Future Value (GMFV^{††})?

It's the minimum value of your new Toyota at the end of your finance contract, as determined by Toyota Financial Services. If you decide to return your car to your Toyota Dealer at the end of your term, they will facilitate the payment of the GMFV^{††} which will be the optional finance payment of your finance contract.

Who decides the GMFV^{††}, and how is it worked out?

Toyota Financial Services set the GMFV^{††}, based on what they estimate vehicles will be worth in the future. This is done through sales results of similar vehicles, new model data and economic factors, with your finance terms and agreed contract kilometre usage factored in.

Does the GMFV^{††} equal the expected market value?

The GMFV^{††} is the minimum value that Toyota Financial Services believe your vehicle will be worth at the end of your finance term. This is subject to the vehicle being returned in a condition that meets Fair Wear and Tear guidelines, and not having travelled more kilometres than the agreed contract usage. With this in mind, the GMFV^{††} may be more or less than the actual value of the vehicle.

Can I use my current car as a deposit for Toyota Flex?

Yes, a minimum deposit of 7% of the On The Road is required, however if your car is worth more than this, your Toyota Dealer may offer you cash back.

What is Cash Back?

This may be offered to you, if your trade in is worth more than the deposit required.

What is On The Road Price?

On The Road Price is the Recommended Retail Price plus Delivery and Related Charges.

Do I have to keep the car in good condition?

Yes, if you want to return your vehicle to your Toyota Dealer at the end of your agreement to realise the GMFV^{††}. You will be given a Fair Wear and Tear Policy before you enter into your contract.

If there is a lot of damage can I return it & claim the GMFV^{††}?

If your vehicle doesn't meet the Wear and Tear Policy, your Toyota Dealer will give you the opportunity to have the vehicle repaired. Otherwise, they can organise the repairs and deduct the cost from your GMFV^{††}. This adjusted GMFV^{††} will then be the price that your Toyota Dealer will offer you if you return the car at the end of your term which will be put against the final payment. Of course, if you keep the vehicle, the condition doesn't matter, you just pay the optional final payment.

Toyota Flex

Can I trade in my car?

Yes. You can trade your car at any time for a new vehicle, however you will need to pay the remaining balance of your account – this is known as the settlement figure. If you do this, the GMFV^{††} will no longer apply.

Can I keep my car?

Yes. You simply pay out your finance contract at the end of the term. Your Toyota Dealer may offer you the chance to extend, vary or refinance the final payment.

Can I sell my car privately?

Yes, but only when your finance agreement has been settled in full. You will only own and therefore be able to sell your car when the optional final payment has been made.

What if I drive extra kilometres?

If you travel more than your agreed kilometre usage, an excess usage adjustment will apply. This will be deducted from your GMFV^{††}, which then becomes your adjusted GMFV^{††}.

This sounds good, but do you charge more?

Toyota Flex is competitively priced. Your affordable monthly repayments are calculated on the finance amount less the GMFV^{††} plus interest charges, which means they will often be more affordable. We suggest you seek independent financial advice to ensure this product is right for you.

Terms and Conditions

The information provided is general in nature. You should seek your own independent financial advice to determine whether Toyota Flex is appropriate for your individual circumstances.

Lending criteria and terms and conditions apply. Finance is provided by way of a hire purchase agreement at participating Toyota Dealers only. ^{††}The Guaranteed Minimum Future Value (GMFV) is payable if you renew or retain the vehicle at the end of the agreement. Further charges may be applied by your Toyota Dealer subject to kilometre limits/condition of the vehicle. To qualify for Toyota Flex a minimum of 7% of the On The Road Price applies and a maximum term of 37 months. The credit provider is Toyota Financial Services Ireland.

Models are shown for illustrative purposes only.