

**FLEET
MANAGEMENT**



Fully maintained financing for small fleets

Lease or buy?

We'll help you weigh up your options
so you can get back to business.



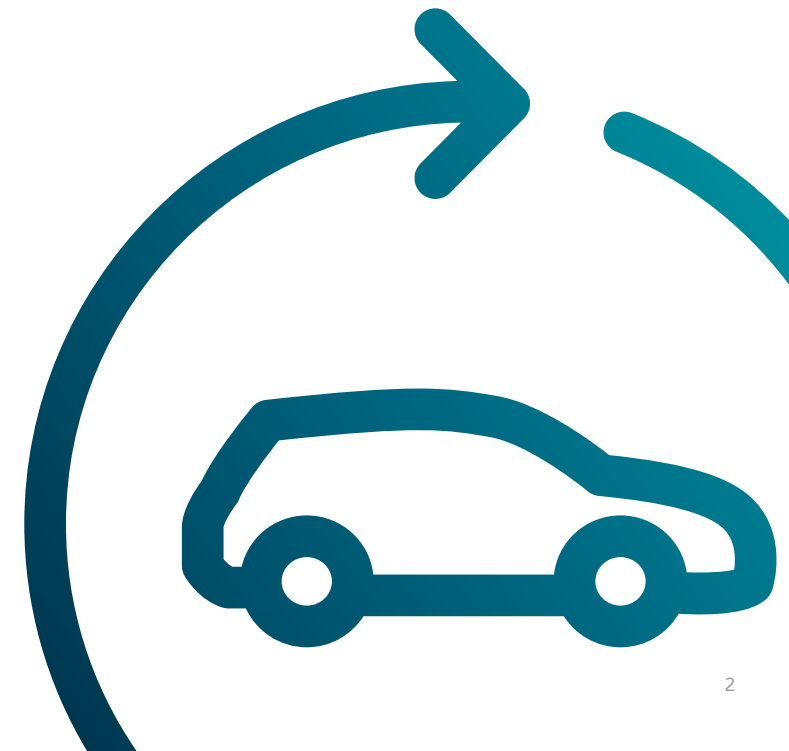
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Your guide to fully maintained financing

At Toyota Fleet Management (TFM), we know running a fleet can be hard work. Especially when you have a million other things to juggle. If you have up to 20 vehicles as part of your business, we can help to ease the load and save you time as well as money.

TFM offers two fully maintained finance options that are tailored to businesses with small fleets – CompleteLease and Maintained Chattel Mortgage. This guide provides a brief overview of both options to help you decide which is best for you.



WEIGHING UP

YOUR OPTIONS

Lease

CompleteLease is our fully maintained vehicle leasing option that includes all your running costs.

You don't need to pay a deposit and you can choose your own term, at a fixed monthly rental price. Unlike a traditional vehicle lease, there is no residual value obligation at the end of the lease term – you simply return[^] the vehicle to TFM.

Or Buy

A Maintained Chattel Mortgage can be a tax-effective vehicle loan option, as it gives you flexibility at the end of your contract.

You can choose to extend your loan term or simply pay off the balance. Once the final balance is paid, your business owns the vehicle. Just like our lease option, you can choose your term and enjoy the convenience of fixed monthly repayments, with vehicle running costs included.

Why choose CompleteLease?

CompleteLease conveniently bundles the costs associated with a vehicle lease, covering core items like servicing, registration, tyres and maintenance. You can even add optional extras like roadside assist, a TFM Fuel Card and TFM's comprehensive motor vehicle insurance* into your monthly repayment. Simply choose a new vehicle then set the lease term and kilometre usage. Once everything is bundled together, all you need to take care of is a single monthly payment.



Improved cash flow

With no deposit needed, you can free up cash flow and direct it back into your business.



Flexibility

Choose your own lease term, between 12 and 60 months.



Predictable payments

A fixed monthly cost helps you budget and takes away the uncertainty of unexpected charges (excluding fuel).



Easy management

Whether you're leasing one vehicle or 20, each contract invoice is bundled into one monthly invoice.



Comprehensive reporting

Know how your vehicles are performing with our range of fleet reports.



Free up resources

Spend less time on vehicle management and more time on running your business.

CompleteLease includes:

- Maintenance
- Manufacturer-scheduled servicing
- Replacement tyres
- Annual registration and Compulsory Third Party Insurance (CTP Greenslip) for the term of the lease

And you can choose to add these options:

- Roadside assistance
- A TFM Fuel Card
- Comprehensive vehicle insurance from TFM

What happens at the end?

Once you come to the end of your lease, you'll have the below options:

- Return and get into your new car and new lease, or
- Extend the lease for a further term

For more information on CompleteLease, please contact your local Dealership or call the Toyota Fleet Management Small Business Centre on **1300 888 870**

Why choose a Maintained Chattel Mortgage?

A Maintained Chattel Mortgage is a smart way to purchase your vehicles, with potential tax benefits built in. First, choose your deposit amount, loan term and kilometre usage. Then enjoy the convenience of a hassle-free, monthly invoice. With your running costs included, plus the option to add roadside assist, a TFM Fuel Card and comprehensive motor vehicle insurance* from TFM, you're free to focus on your business.



Tax benefits

GST, depreciation and interest charges can be claimed back. You may also be eligible to claim back the fuel input tax credit.



Flexibility

Choose the loan term that suits you, from 12 to 60 months.



Hassle-free payments

Make just one fixed, monthly payment that includes your running costs.



Easy management

Whether you're financing one vehicle or 20, each contract is detailed in your monthly invoice.



Comprehensive reporting

Know how your vehicles are performing with our range of fleet reports.



Free up resources

Spend less time on vehicle management and more time on running your business.

A Maintained Chattel Mortgage includes:

- Maintenance
- Manufacturer-scheduled servicing
- Replacement tyres
- Annual registration and CTP for the term of the lease

And you can choose to add these options:

- Roadside assistance
- A TFM Fuel Card
- Comprehensive vehicle insurance from TFM

What happens at the end?

Toward the end of your contract, we'll be in contact to help you finalise it. Your options will depend on the structure of your contract:

- If you have a balloon payment due, you can either pay it and TFM will invoice you or arrange to finance the vehicle for a further term
- If there is no balloon or outstanding payment due, we'll transfer the title of the vehicle over to you

For more information on a Maintained Chattel Mortgage, please contact your local Dealership or call the Toyota Fleet Management Small Business Centre on **1300 888 870**

Know how your fleet is performing

Both CompleteLease and Maintained Chattel Mortgage help you manage your fleet more efficiently. One way is through a variety of standard fleet reports that will be sent to you. These include:

- One single, monthly tax invoice
- Fuel transactions (if you have included a TFM Fuel Card)
- Account activity, including new, varied and finalised contracts
- Kilometre deviation to highlight vehicles tracking over or under their allotted kilometres
- Vehicles due and overdue for servicing

You can also generate reports anytime through our easy-to-use Fleet Online portal.

Toyota Fleet Management optional extras

Save at the pump with a TFM Fuel Card

For a discount every time you or your employees fill up, choose to include our TFM Fuel Card. The driver using the card simply provides the vehicle's odometer reading each time they buy fuel, helping you track vehicle kilometres along the way. The final fuel costs are conveniently charged to your account every month and are included in your monthly invoice.

Protect your vehicles with TFM insurance

You can also include TFM's comprehensive motor vehicle insurance* into the amount covered. Simple, cost-effective and convenient, our insurance covers you for the term of your contract.

Important things to note

Servicing and repairs

Both CompleteLease and Maintained Chattel Mortgage cover the cost of scheduled servicing and maintenance repairs, but they don't cover damage caused by accidents, driver misuse or negligence.

Registration

All vehicles will be registered in your business name, but TFM will be the registered address. We'll look after your registration and Compulsory Third Party insurance renewals for you, throughout the term of your finance contract.

Infringements and fines

We will record and forward you any fines or traffic infringement notices for payment.

Insuring your vehicles

You must comprehensively insure your vehicle for its full value at all times, noting Toyota Fleet Management as the financier. Make sure you ask us about TFM's comprehensive motor vehicle insurance* and the competitive premiums that come with it.

Changing your finance contract

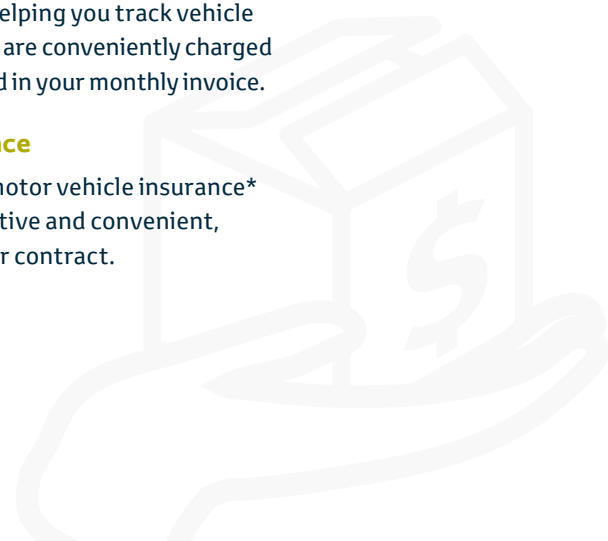
If you wish to alter your contract at any time, we're here to help. If your specified kilometre limit needs to be increased or decreased, or if you want to extend your term, simply give us a call on 1300 888 870.

Fees and charges

TFM may levy fees and charges from time to time. All fees include GST and are subject to change by TFM at any time without prior notice.

Ending your contract early

If you wish to end your finance contract early, simply contact us for a payout quote, and we will arrange the rest.



**To apply for a CompleteLease
or Maintained Chattel Mortgage,
please contact Toyota Fleet Management**

**1300 888 870
sbc@tfal.com.au**

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