



# At a glance

Fixed payments.

Flexible term.

Tax deductions for businesses.

Ability to include service and maintenance.

Combine your Toyota Vehicle Insurance and Toyota Payment Protection into your monthly repayments.

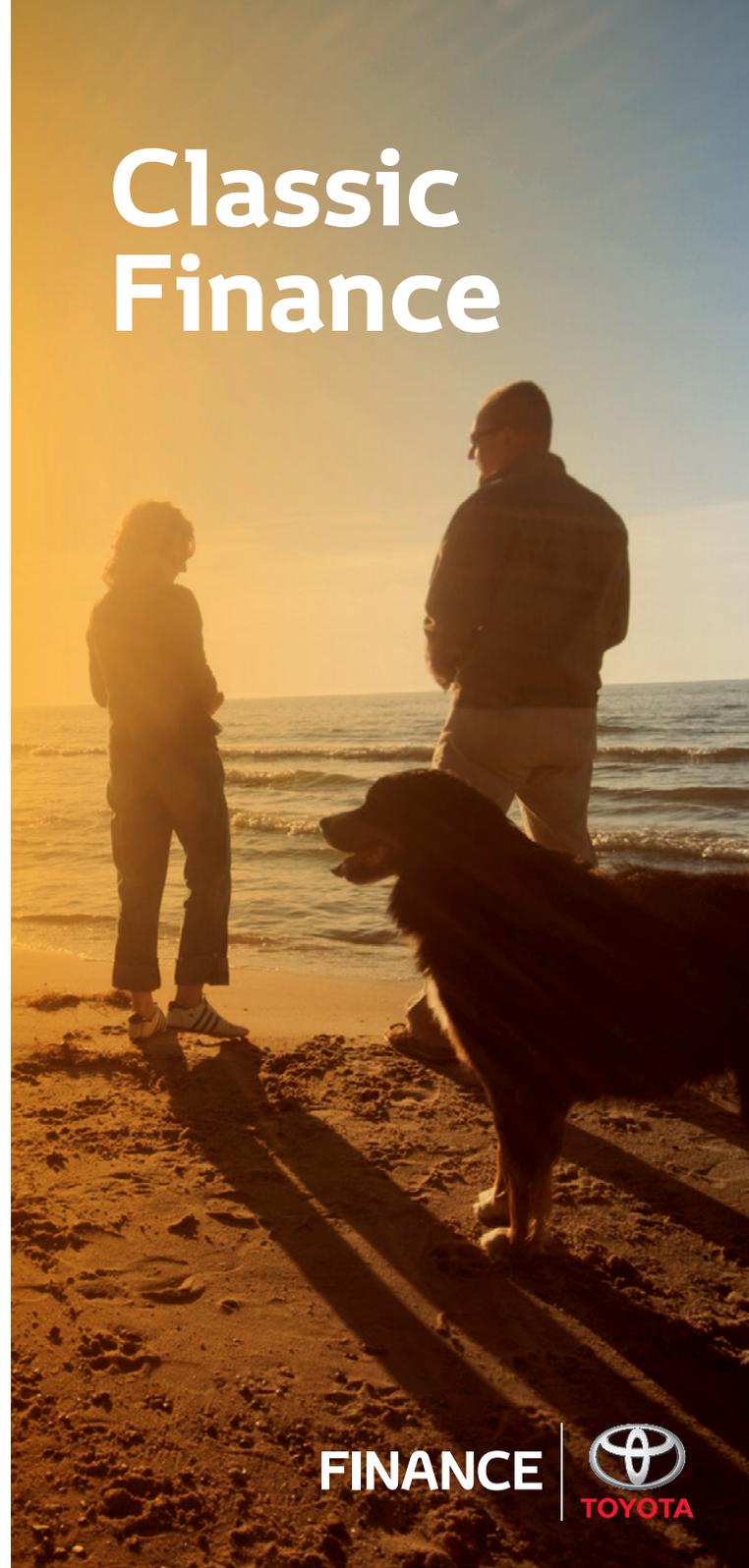
All loans and leases are subject to Toyota Financial Services normal lending criteria. Standard terms and conditions and interest rates are available at your Toyota Dealership or at [www.tfs.co.nz](http://www.tfs.co.nz)

For more information please contact us on  
0508 GO TOYOTA  
(0508 46 86 96)  
or visit our website at  
[www.tfs.co.nz](http://www.tfs.co.nz)



Toyota Finance New Zealand trading as Toyota Financial Services

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# Classic Finance



# A traditional car loan.

## Who is it for?

If you're looking for a simple finance plan with fixed payments that pays off the entire vehicle, then Classic Finance could be right for you.

## How does it work?

Classic Finance is a simple, fixed rate plan which lets you drive the vehicle you want now and make regular repayments. It gives you flexibility over the amount you want to pay and how long you need to pay off the vehicle.

## How are the payments structured?

- Your deposit is flexible (the higher the deposit, the lower the payments).
- Payments can be made weekly, fortnightly or monthly.
- Lump sum payments can also be built into the payment plan.

## How long is the plan for?

You can choose any term between 6 and 60 months.

## What happens at the end?

Assuming all outstanding amounts have been paid, we will release our security on the vehicle.

## Servicing and maintenance

You can spread the costs of servicing and maintenance by including these in your monthly payments. Please talk to your Toyota Dealer about our range of service and maintenance plans.

## Insurance

You are responsible for keeping the vehicle comprehensively insured throughout the finance plan. We can cover you with Toyota Vehicle Insurance, which can be easily included as part of your payments.

## What happens if I can't meet my payments?

Talk to your dealer about Toyota Payment Protection. Including payment protection in your plan means you're covered if you are unable to meet your minimum payments because of an accident, sickness, unemployment, death or if you need to provide care for a family member.

## Vehicle used for business purposes?

Business customers are purchasing the vehicle at the beginning of the plan for income tax and GST purposes, which should mean depreciation, interest and servicing costs are all tax deductible.

You can claim GST on the purchase price of the vehicle, service plan, Toyota Vehicle Insurance and Toyota Payment Protection (if GST registered).

Fringe Benefit Tax is assessed on the full GST-inclusive on-road cost of the vehicle excluding insurance, warranties, and service plans.

We recommend that you seek independent advice on how these tax treatments relate to you, as we may be unaware of your specific circumstances.

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## Any Questions?

Your Toyota Dealer can answer any questions you may have. Call us on 0508 46 89 96 and we'll direct you to your preferred dealership.