

**Toyota Financial Services and Lexus Financial Services
Online Policies and Agreements
(Effective May 2013)**

If these Toyota Financial Services ("TFS") and Lexus Financial Services ("LFS") website policies and agreements (the "Online Policies and Agreements"), "you" and "your" mean each customer and collectively all customers on an Account as defined below and/or each user of the Website, as applicable; "we," "us" and "our" mean Toyota Financial Services and Lexus Financial Services; "Website" means toyotafinancial.com, lexusfinancial.com, and our mobile websites m.toyotafinancial.com and/or m.lexusfinancial.com; and "Toyota Financial Services" and "Lexus Financial Services" mean Toyota Motor Credit Corporation and its subsidiaries, Toyota Lease Trust or Toyota Credit de Puerto Rico Corp. or their respective assignees depending on the identity of your creditor, lessor or product provider.

If you are our customer, by clicking "I Accept," you agree to the Online Account Services Agreement, Online Privacy Policy and Online Terms of Use. If you are not a customer or a customer using other than your Online Account Services as defined below, you agree to the Online Privacy Policy and Terms of Use by use of the Website.

The "Online Policies and Agreements" means the Online Account Services Agreement, Online Privacy Policy and/or Online Terms and Conditions.

[Online Account Services Agreement \(applicable to Toyota Financial Services and Lexus Financial Services customers with Online Account Services\)](#)

[Online Privacy Policy \(applicable to all Website users\)](#)

[Online Terms of Use \(applicable to all Website users\)](#)

Online Account Services Agreement (applicable to Toyota Financial Services and Lexus Financial Services Customers with Online Account Services)

You are our customer and have one or more motor vehicle retail installment sale or lease contracts with us (in the Online Policies and Agreements, each an "Account," collectively, your "Accounts") and are registered or registering for online account services on the Website. Your online access to your Account and the online Account services we offer on our Website are referred to in the Online Policies and Agreements as your "Online Account Services."

- 1. Communications Consent.** We, our affiliates (other Toyota, Lexus or Scion companies), agents and service providers or any assignees of the foregoing (individually and collectively, as applicable in this Communications Consent section, "we" or "our") may call you, leave you a voice, prerecorded or artificial voice message or send you a text, email or other electronic message for any purpose related to your Accounts, our products and services, or surveys or research (each a "Communication"). We may include your personal information in a Communication and conduct a Communication using an automated dialing machine and any contact information we have for you, including a cell phone number. We will not charge you for a Communication but your service provider may do so. You understand and agree, we may always communicate with you in any manner permissible by law that does not require your consent.
- 2. Online Billing Statements.** Images of your Account billing statements are available on our Website as part of your Online Account Services. Each time we issue a billing statement on your Account, we will add an online statement to the billing statements available to you in the Statements section of the Website until the Website contains 13 statements for your Account. Thereafter, the Statements section of the Website will contain a rolling history of the 13 most recent billing statements on your Account.

A current billing statement on our Website should reflect our records as of the close of business on the Statement Closing Date. A current billing statement on our Website will not reflect debits or credits posted to your Account after the Statement Closing Date for that billing statement. Any balance or payment information for your Account, assumes all payments posted to your Account are valid postings made with good funds.

One or more billing statements for your Account may not be available on our Website for among other reasons: you have prepaid your Account, or you entered into your Account in Puerto Rico. If you are a customer of Toyota Credit de Puerto Rico Corp., periodic billing statements are not available on your Account or as part of your Online Account Services.

- 3. Suppression of Paper Billing Statements.** You may choose to suppress all paper billing statements on your Account. If you choose to suppress the paper billing statements on your Account, images of your billing statements will be available on our Website as part of your Online Account Services and you will review each online billing statement and all disclosures, notices and other materials accompanying your online billing statements, promptly upon delivery to our Website as part of your Online Account Services. Even if you suppress your paper billing statements, from time to time, we may send you a paper billing statement if required by law or if we otherwise determine in our sole discretion to send you a paper billing statement.

We may terminate your suppression of paper billing statements at any time and for any reason, including, without limitation, if you violate the terms of your Account, your Online Account Services or the Website or you revoke your agreement to the Online Policies and Agreements or Consent to Electronic Communications and Agreements.

Suppression of billing statements is not available for customers of Toyota Credit de Puerto Rico Corp.

4. **Mobile Access.** The Online Policies and Agreements apply when you access the Website using your mobile phone, smartphone or other mobile device (each a "Mobile Device"). We will not charge you to access the Website using a Mobile Device. However, your Mobile Device access service provider may charge you access rates and fees. To access the Website using your Mobile Device, the Website must support your Mobile Device as described in the Consent to Electronic Communications and Agreements.
5. **Marketing Preferences.** You may designate preferences for how you would like us to market to you. If you designate marketing preferences, we will endeavor to market to you consistently with those preferences; provided, however, from time to time, we may market to you in a manner other than as designated by your preferences as permissible by law and the Online Policies and Agreements.
6. **Marketing Offers on Website.** While you are on the Website we may deliver product or service offers to you based on your activity on the Website, and after you login to the Website, based in part on your account history or other experience with us or our affiliates (other companies in the Toyota, Lexus and Scion family of companies).
7. **Access to Your Account Information on Third Party Websites and Mobile Device Applications.** We may offer Toyota, Lexus and Scion dealers and our affiliates the ability to give you secure access to your Account information on their respective websites and mobile device applications ("Third Party Site Access"). Your use of such Third Party Site Access will be optional. The Online Policies and Agreements apply when you elect to use Third Party Site Access. Third Party Access does not involve us sharing your Account information with our dealers and affiliates.
8. **Privacy Choices for Personal Family or Household Purpose Accounts.** If your Account is for personal, family or household purposes, you will have privacy choices regarding the use and sharing of your customer information. You may change those privacy choices within the Online Account Services section of the Website to limit our ability to share. Any change that you make to those privacy choices within the Online Account Services section of the Website may take up to seventy-two (72) hours to take effect.

Please refer to the customer privacy policy and any accompanying cover letter we mail to you for a full explanation of the privacy choices applicable to you. You receive a customer privacy policy from us when you first become our customer and at least once a year thereafter.

9. **Pay Online Terms and Conditions.**
 - a. **General Description of Pay Online Features.** Pay Online is a service available to our customers who register for Online Account Services. Except as otherwise explained in these Pay Online Terms and Conditions, you may use Pay Online to authorize one-time or recurring electronic payments on one or more of your Accounts. You acknowledge that the origination of electronic debit transactions to your bank account must comply with the provisions of United States law and the rules of the National Automated Clearinghouse.
 - b. **Copies of Documents.** During the period we retain documentation for your Account, you may request a paper copy of these Pay Online Terms and Conditions or any authorization to make a recurring or one-time payment by calling us at 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.). We will provide the copies to you free of charge. You may print any page from Pay Online or print or download any electronic notice or communication we send to you in our secure Website Mail Center if you satisfy the hardware, software and other requirements described in the Consent to Electronic Communications and Agreements.
 - c. **Choosing the Amount and Post Date of Payments Scheduled Using Pay Online.** You may authorize a one-time or recurring payment in any amount up to \$999,999.99, including an amount that is more or less than the total monthly payment due under your Account.

You may designate a posting date for a one time or recurring payment that is before or after the due date of any payment due under your Account.

Regardless of the payment amount or payment effective date you schedule using Pay Online, you are responsible for complying with all of the terms and conditions of your Account, including, without limitation, your agreement to make all payments when due and in the amount required by your Account. Therefore, we recommend that when using Pay Online, you schedule your payments in amounts and with effective dates that will satisfy your payment obligations under your Account. If you do not make any payment when due and in the amount required by your Account, regardless of whether that payment is made using Pay Online or any other payment method,

we will have the rights and remedies available under your Account or otherwise available at law or in equity.

d. Authority to Add a Bank Account to Pay Online. To use Pay Online to authorize electronic payments on your Account, you must use the Add Bank feature of Pay Online. You use the Add a Bank Account feature to link a bank account to your Account. When you add a bank account and schedule a one-time or recurring electronic payment on your Account from that bank account, you authorize us to debit (take) electronic payment(s) from that bank account as scheduled. You promise that you have the authority to authorize us to debit the scheduled payment(s) from the bank account you have chosen.

e. Prepayment of your Account. You understand and agree that if you schedule a one-time or recurring payment using Pay Online, that payment will be processed even if your Account is prepaid at the time of processing or the payment results in a prepayment of your Account. You may contact our customer service at 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.) if you need assistance in determining whether prepayment of your Account benefits you.

f. Insufficient Funds. Funds must be available in the linked bank account when a Pay Online electronic payment is processed against that account. If a scheduled Pay Online payment fails because the linked bank account contains insufficient funds to satisfy the entire amount of your scheduled payment, you are not relieved of your responsibility to timely pay any amount then due in accordance with the terms and conditions of your Account.

g. AutoCheque. AutoCheque is our electronic payment authorization program that you can use to authorize us to automatically take your monthly payment on an Account from a designated bank account. If you have authorized the payment of your Account using AutoCheque, you will be prevented from using Pay Online. If you enroll in AutoCheque after you have scheduled payments in Pay Online, we will cancel all one-time and recurring payments you have scheduled in Pay Online other than those payments already in process at the time your enrollment in AutoCheque takes effect. Please contact us at 1-800-874-8822 (TFS) or 1-800-874-7050 (LFS) for more information on how AutoCheque and Pay Online interact and whether you should cancel AutoCheque prior to or while using Pay Online.

AutoCheque is not available to customers of Toyota Credit de Puerto Rico Corp.

h. Termination or Revocation of Pay Online Services by You. You may terminate or revoke Pay Online Services by clicking on designated links on the Statements and Payments pages of Pay Online as appropriate.

(i) Termination of all Pay Online Services. To terminate all Pay Online Services, click on the De-enroll link located in the Pay Online section of the Payments page.

(ii) Revocation of One-Time Payment. To terminate a one-time payment, click on the Cancel link located next to that payment on the Payments page.

(iii) Revocation of Series of Recurring Payments. To terminate a series of recurring payments, click on the remove link located next to that payment in the Recurring Payment section of the Payments page.

(iv) Revocation of One of a Series of Recurring Payments. To terminate one of a series of Recurring Payments, click on the Cancel link located next to that payment when that payment appears in the Scheduled Online Payments section of the Payments page.

(v) Payments in Process. You are not permitted to and Pay Online will not permit you to affect, change, revoke or terminate a one-time payment or one in a series of recurring payments if that payment is in process. This means, among other things, that if you or we terminate your Pay Online Services or you revoke a series of recurring payments, that revocation or termination will not revoke or terminate any payment that is in process and Pay Online will otherwise prohibit you from revoking any one-time payment or one in a series of recurring payments, while that payment is in process. A payment is in process on the Post Date of the payment and the 2 calendar days prior to the Post Date of that payment.

(vi) Contact your Bank. You also may have the legal right to revoke electronic payments by contacting the bank where you hold the linked bank account. Contact your bank to determine the information your bank needs to process your revocation and the time your bank needs to process any revocation.

i. Fees for use of Pay Online. Right now, we will not charge you any monthly or payment transaction fees to use Pay Online. We will notify you if we decide to impose any fees for use of Pay Online in the future. Nothing in this paragraph relieves you of your responsibility to pay any amount, fee or charge you may owe us under your Account. Also, you will be responsible for paying any amount you may owe other persons or companies related to the use of Pay Online or any bank account linked to Pay Online. For example, a bank may charge a fee in connection with electronic payments debited to (taken from) a bank account you have linked to your Account in Pay Online.

j. Account Management Email Address. When we send you e-mails related to Pay Online, we will send those e-mails to the e-mail address you identify in your registration records for Online Account Services (your "Account Management Email Address"). If your Account Management Email Address changes or becomes disabled, you will notify us immediately by updating your email address on the My Profile section of the Website. If you update

your Account Management Email Address on the My Profile section of the Website, that change will take effect within 24 hours. You understand and agree we may send e-mails to your Account Management Email Address whether or not that address includes a designation for delivery to the attention of any particular person and whether or not anyone other than you is able to access and/or read e-mails sent to your Account Management Email Address.

k. **Email Notifications.** Certain Email notifications are available to you as a Pay Online user. You may request us to send you certain optional Email notifications. We will send you other Email notifications automatically, when applicable. You may designate your Email Preferences on the My Profile section of the Website.

10. **Prohibited Conduct.** You will not use your Online Account Services or the Pay Online feature thereof to: (a) conduct any fraudulent or illegal activity; (b) violate any statute, regulation or other legal authority; (b) violate our patent, trademark, service mark, copyright or other intellectual property rights or those of any other person or company; (c) violate our other property or privacy rights or those of any other person or company; (d) interfere with or obtain unauthorized access to our computer systems or those of any other person or company; (e) impersonate our identity or that of any other person or company.
11. **Accuracy of Information.** You represent and agree that all information you provide to us in connection with your Account or your Online Account Services and the Pay Online feature thereof is true, correct and complete. You agree not to misrepresent (lie about) your identity or your authority to view billing statements and other Account information or to schedule an electronic payment using Pay Online.
12. **Protect Your Personal Information.** You will keep your Online Account Services Password (your "Password") and your security questions and answers (your "Security Questions") secret. You will tell us immediately if you believe there has been an unauthorized use of your Password, your Security Questions, your Account or Online Account Services or the Pay Online feature thereof. Please tell us by calling 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.). We will not be responsible for any loss or damage you may suffer as a result of someone using your Password or Security Questions, whether with or without your permission or knowledge. If you give your Password or Security Questions to someone else or allow someone else to use your Account or your Online Account Services or the Pay Online feature thereof, you will be responsible for all actions taken by that person, including, without limitation, the scheduling of any payments or the updating or removal of any payments scheduled on your Account, even if that person exceeds your permission.
13. **Stoppage of Online Account Services Features and Changes to Online Account Services Agreement.** The Online Account Services Agreement cannot be changed and we do not give up any of our rights under the Online Account Services Agreement unless we agree in writing, you accept the change on the Website or you continue using your Online Account Services following notice to you of any changes. We may stop offering any Online Account Services feature or change the Online Account Services Agreement or any feature of your Online Account Services at any time. A change may take the form of an addition or deletion. We will notify you of any change to the Online Account Services Agreement or any Online Account Services feature or our intent to stop offering an Online Account Services feature. We will notify you by one or more of the following means at our sole discretion: we will prompt you to accept by clicking as a condition to your continued use of the Website and/or your Online Account Services; we will send notice of the change or stoppage to the mailing address for your Account or your Account Management Email address; and/or we will post a notice of the change or stoppage on our Website for a period of 30 calendar days. If you use your Online Account Services after the effective date of a change or stoppage or you click to accept the change or stoppage, you indicate your agreement to the change or stoppage.
14. **Termination of your Online Account Services by Us.** We may terminate or suspend your use of your Online Account Services including Pay Online at any time with or without reason and without notice to you.
15. **Other Agreements You Have with Us.** The Online Account Services Agreement will not change any of the terms and conditions of your Account. If the Online Account Services Agreement contradicts any of the terms of your Account, the terms of your Account control.
16. **Indemnification.** You agree to indemnify and hold us and our agents, officers, employees and affiliates harmless from any and all claims, liabilities, damages, costs and expenses (including, without limits, reasonable attorneys' fees and costs) caused directly or indirectly by or arising directly or indirectly out of your use of your Account or your Online Account Services, including Pay Online, or your violation of the Online Policies and Agreements. When you agree to indemnify and hold another person or company harmless, you agree to protect, defend and pay for certain amounts. You will not be responsible for indemnifying us or holding us harmless from any claims, liabilities, damages, costs or expenses caused solely by or solely arising out of the gross negligence or intentional misconduct of us, our agents, officers, employees or affiliates.
17. **DISCLAIMER OF WARRANTIES.** WE DISCLAIM ALL WARRANTIES OF ANY KIND REGARDING YOUR ONLINE ACCOUNT SERVICES AND THE PAY ONLINE FEATURE THEREOF AND THE INFORMATION PROVIDED OR TO BE PROVIDED THROUGH THOSE SERVICES, WHETHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO

THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE AND NON-INFRINGEMENT. WE MAKE NO GUARANTY OR PROMISE THAT YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEREOF WILL BE UNINTERRUPTED, ON TIME, SECURE OR WITHOUT MISTAKE OR ERROR.

18. **LIMITATION OF LIABILITY.** YOU AGREE THAT WE WILL NOT BE LIABLE FOR: ANY DIRECT, INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL OR EXEMPLARY DAMAGES CAUSED DIRECTLY OR INDIRECTLY BY OR ARISING DIRECTLY OR INDIRECTLY OUT OF THE FOLLOWING EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES (a) THE USE OF YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEREOF; (b) THE FAILURE, INTERRUPTION OR AVAILABILITY OF YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEROF; (c) THE TIMELINESS, ACCURACY, COMPLETENESS, MISDELIVERY OR THE FAILURE IN DELIVERY OF ANY SERVICES OR INFORMATION, INCLUDING E-MAILS, AVAILABLE OR TO BE MADE AVAILABLE OR DELIVERED THROUGH OR AS A PART OF YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEREOF; (d) THE UNAUTHORIZED ACCESS TO OR ALTERATION OF ANY INFORMATION, NOTICES OR OTHER COMMUNICATIONS OF OR RELATED TO YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEREOF; (e) ANY OTHER MATTER RELATED TO YOUR ONLINE ACCOUNT SERVICES OR THE PAY ONLINE FEATURE THEREOF.
19. **Enforceability.** If any part of the Online Account Services Agreement or the Consent to Electronic Communications and Agreements is not valid, then to the extent possible, that part will be interpreted according to the intent of you and us and the other parts of the Online Account Services Agreement and the Consent to Electronic Communications and Agreements will remain valid. IF YOUR STATE OF RESIDENCE DOES NOT PERMIT A LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES OR DISCLAIMERS OF CERTAIN WARRANTIES AS DESCRIBED IN THE ONLINE ACCOUNT SERVICES AGREEMENT, THEN ALL OR A PORTION OF THOSE SECTIONS MAY NOT APPLY TO YOU.

Online Privacy Policy (applicable to all Website users)

1. **General Privacy Statement.** We respect your privacy and the confidential nature of the information that we gather during the course of our relationship with you. This Online Privacy Policy describes our policy regarding information received about you during visits to the Website.
2. **Normal Website Usage and Cookies.** You can visit the Website to read product, investment, and company information, or use some of our online tools (e.g., Which Vehicles Can I Afford? and Payment Estimator) without telling us who you are and without revealing any personal information. During these types of visits, we collect and store statistical information on an anonymous basis, such as the information about the time and length of your visit, the website you last visited, the pages you request, and the date and time of those requests. We may also collect and store the name of your Internet Service Provider.

We use cookies when you enter the Website to help us gather this type of statistical information that does not include personally identifiable information. Cookies are pieces of information that a website transfers to an individual's hard drive or device for record keeping purposes so that we can track Website, and user activity. The use of cookies is an industry standard and you will find them at most websites. Most browsers are initially set up to accept cookies. If you'd prefer, you can set your browser to refuse cookies or to alert you when cookies are being sent. However, if you do so, some parts of the Website may not work properly for you.

We also use cookies to trigger certain online customer service surveys, which could be hosted on a site other than this Website. These surveys are completely anonymous and optional. The information we and any outside survey company obtain from you from an online survey is used only to improve your experience in visiting the Website or to improve our products or services or the quality of our service to our customers.

3. **Clear Gifs (Web Beacons/Web Bugs).** Third party tracking utility companies employ a software technology called clear gifs (a.k.a. Web Beacons/Web Bugs) on the Website. These clear gifs, help us better manage content on the Website by informing us what content is effective. Clear gifs are tiny graphics with a unique identifier, similar in function to cookies, and are used to track the online movements of Web users. In contrast to cookies, which are stored on a user's computer hard drive, clear gifs are embedded invisibly on Web pages and are about the size of the period at the end of this sentence.

We may also use clear gifs in our HTML-based emails to let us know which emails have been opened by recipients. This allows us to gauge the effectiveness of certain communications and the effectiveness of our marketing campaigns.

We do not have access to or control of any third party tracking technologies.

4. **Log Files.** As is true of most websites, we gather certain information automatically and store it in log files. This information includes internet protocol (IP) addresses, browser type, internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data.

We use this information, which does not identify individual users, to analyze trends, to administer the Website, to track users' movements around the Website and to improve our Website usability.

We do not link this automatically-collected data to personally identifiable information.

5. **Collection and Disclosure of Personally Identifiable Information.**

a. Service or Promotion Data. There are instances where we request personally identifiable information to provide Website visitors a service or correspondence (e.g., promotions and mailed brochures). This information, such as name, mailing address, e-mail address, or type of request, is collected and stored in a manner appropriate to the nature of the data and used to fulfill your request. If you are our customer, the information may be shared as described below.

b. Online Credit Application and Online Account Services Data. When you submit an online credit application to us or you are accessing your Online Account Services as defined in the Online Account Services Agreement, we collect the following types of personally identifiable information about you:

(i) Information that is required for you to register and log in for your Online Account Services, such as your Account number, e-mail address, vehicle identification number, Social Security Number, and zip code; and

(ii) Information we receive from you on applications for credit or other forms, such as your contact information, assets and income; and

(iii) Information we receive from you about your transactions with us, or from affiliates (as permitted by law), or others such as account balances, payment history or account activity; and

(iv) Identifying information about you needed to link your Online Account Services to your online account with an affiliate when you elect to link those online accounts.

If you are a non-customer, we do not disclose personally identifiable information about you from your credit application or any credit reporting agencies, including your Social Security Number, except as permitted by law. If you are a customer, we do not disclose personally identifiable information about you from your credit application or from credit reporting agencies, including your Social Security Number except as permitted by law and our applicable customer privacy policy.

c. Customer Data. If you are our customer, we may disclose all of the information that we collect on you and former customers, as described below.

To the extent permitted by law and in accordance with any applicable TFS/LFS customer Privacy Policy, the personally identifiable information we collect about you may be shared with our affiliates and nonaffiliates third parties as follows:

(i) Financial products service providers, such as Toyota Motor Insurance Services, Inc. and Toyota Financial Savings Bank.

(ii) Non-financial companies engaged in the distribution, marketing, and sales of Lexus, Toyota and Scion automobiles, such as Toyota Motor Sales U.S.A., Inc., authorized Lexus, Toyota and Scion dealerships and other dealerships with which we have a business relationship, independent Lexus and Toyota dealerships' marketing associations, private Toyota distributors, nonaffiliate third parties calling us for information about your Account as defined in the Online Account Services Agreement, and nonaffiliate third parties who may sell your data in aggregate form for automotive marketing purposes.

(iii) Companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements.

d. No Sale of Data. We do not sell the data we collect from you, regardless of whether you are our customer.

e. Disclosure Required by Law. We will share data we collect from or about you as required by law, such as to comply with a subpoena, or similar legal process when we believe in good faith that disclosure is necessary or proper.

f. Device Data. We collect the following information about your computer or other device used to access the Website: device platform, device version and other device characteristics and device IP address. We use the data we collect about your device to help authenticate you when you login, to help ensure you are able to use the Website as intended, to perform analysis on web traffic on an aggregated basis and or to route traffic more efficiently.

g. Marketing Offers Delivered on Website. We collect information about your activity on the Website. While you are on the Website, we may deliver product and service offers to you based on this website activity information and after you login to the Website, based in part on your account history or other experience with us or our affiliates (other companies in the Toyota, Lexus and Scion family of companies).

6. **Access to Your Account Information on Third Party Websites and Mobile Device Applications.** We may offer Toyota, Lexus and Scion dealers and our affiliates the ability to give you secure access to your Account information on their respective websites and mobile device applications ("Third Party Site Access"). Third Party Access does not involve us sharing your Account information with our dealers and affiliates.
7. **You May Request a Copy of our Customer Privacy Policy.** We continuously strive to comply with all applicable federal and state privacy laws. Our customer Privacy Policy will vary by state or other applicable locale. If you are our finance or lease customer, you may request a copy of any customer Privacy Policy applicable to you by calling us at 1-888-717-9248. Our insurance customers may request a copy of any applicable customer Privacy Policy by calling us at 1-800-255-8713.
8. **Your Privacy Choices.** If you are our finance or lease customer, you may have certain privacy choices under applicable federal and state privacy laws. To learn more about your privacy choices, if any, refer to any customer Privacy Policy mailed to you, or review the My Privacy tab under the My Profile section of the Website, or call us at (888) 717-9248.
9. **Promotional Emails and Texts.** If you wish to unsubscribe from any promotional email or text that we may send to you, please follow the unsubscribe instructions included in each such communication. We may also send you service related announcements. For instance, if our service is temporarily suspended for maintenance, we might send you an email or text. Generally, you may not opt-out of these communications, which are not promotional in nature.
10. **Changes to Our Online Privacy Policy.** As permitted by law, we may change this Online Privacy Policy by posting a revised version of the policy to the Website. If the changes are material, we will provide notice of the changes on the Website prior to the changes becoming effective. We encourage you to periodically review the Website for information on our privacy practices related to the Website.
11. **Accuracy of Your Information.** You may contact us at 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.) regarding the accuracy, deletion, completeness and substance of the information collected about you while you are on the Website. In some cases, we may not be able to delete your personal information, in which case we will let you know if we are unable to do so and why. We will respond to your request for access within 30 days.
12. **Confidentiality, Security, and Data Retention.** We restrict access to nonpublic personal information about you, including your social security number, to those employees and other persons hired by us who need to know the information to provide products and services to you and to otherwise service your account(s) with us. We maintain physical, electronic and procedural safeguards that comply with applicable federal standards to guard your nonpublic personal information.

If you choose to complete and submit our Online Credit Application, or to access your Online Account Services through our Websites, your personal information will be protected during transmission by an encryption process.

You can personally confirm the security of the site by viewing our certificate information. For Internet Explorer users, this can be found by clicking on "File" from your tool bar then "Properties" then "Certificates." It should indicate that the certificate is issued to my.toyotafinancial.com and issued by VeriSign Class 3 Secure Server. For Firefox users, the certificates can be viewed by clicking on the lock icon in the bottom right corner of the browser.

We will retain your information in accordance with our data retention policies including for the purposes of servicing your relationships with us, if any, and for internal analysis.

13. **Assistance for Victims of Identity Theft.** If you believe that your Account has been subject to unauthorized access, please call us immediately at 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.). You may also contact your local law enforcement agency or file a complaint with the Federal Trade Commission at <http://www.ftc.gov>.
14. **TRUSTe Privacy Seal.** TFS/LFS has been awarded TRUSTe's Privacy Seal signifying that this Online Privacy Policy and practices have been reviewed by TRUSTe for compliance with [TRUSTe's program requirements](#) including transparency, accountability and choice regarding the collection and use of your personal information. The TRUSTe program only covers sites, mobile websites, and pages that link to this approved privacy policy. The TRUSTe program does not cover information collected through downloadable software. TRUSTe's mission, as an independent third party, is to accelerate online trust among consumers and

organizations globally through its leading privacy trustmark and innovative trust solutions. If you have questions or complaints regarding our privacy policy or practices, please contact us at 1-800-874-8822 (TFS), 1-800-874-7050 (LFS) or 1-800-469-5214 (Toyota Credit de Puerto Rico Corp.) If you are not satisfied with our response you can contact [TRUSTe here](#).

Online Terms of Use (applicable to all Website users)

1. **Availability of Products and Services.** The Website contains information about our products and promotional programs. Our products and services are not available in all jurisdictions. Please check with your local participating Toyota, Lexus or Scion dealer for information regarding the products and services available in your area.
2. **Supplemental Terms of Use and Conditions.** In addition to the terms of use contained in the Online Policies and Agreements, supplemental terms of use and conditions may appear on specific pages of the Website. By clicking I Accept to the Online Policies and Agreements or by use of the Website, you agree to those supplemental terms of use.
3. **Errors and Negligent Use.** We are not responsible for errors or negligent use of the services offered by the Website, including input errors, negligent handling or sharing of passwords, and leaving a computer unattended while accessing the Online Credit Application or your Online Account Services as defined in the Online Account Services Agreement.
4. **Accuracy of Website.** While we make all reasonable efforts to ensure that all material on the Website is correct, accuracy cannot be guaranteed.
5. **Links.** The Website may contain hypertext links to other websites that are completely independent of the Website. We do not assume responsibility as to the accuracy, completeness, or authenticity of the information presented on any website accessed via such a link. A link to another entity's website should not be construed as our endorsement of such entity's website, products, or services.
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