

Financial Services Guide

This Financial Services Guide (**FSG**) describes the financial services offered by Toyota Finance Australia Limited, ABN 48 002 435 181, Australian Financial Services Licence (**AFSL**) and Australian Credit Licence 392536 (**TFAL**) and is designed to assist you in deciding whether to use the financial services. It explains TFAL's remuneration, and how any complaints you may have will be dealt with. TFAL gives you the FSG when you ask to discuss insurance.

TFAL will also give you a Product Disclosure Statement (**PDS**) prior to purchasing any insurance policy. The PDS sets out information about the insurance policy to help you decide whether to acquire it.

The Financial Services

TFAL is authorised to issue and provide general advice on general insurance products.

If TFAL provides you with advice, it is general in nature and does not take into account your objectives, needs or financial situation. Before making a decision to purchase any insurance product TFAL provides advice on, you should consider the appropriateness of the advice for your objectives, needs and financial situation. You should also obtain and consider the PDS for the product.

Who TFAL acts for

TFAL has arrangements with Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282, AFSL Number 443540 (**Insurer**). When TFAL provides you with insurance, it always acts as an agent for the Insurer. This means that when TFAL issues an insurance policy, it is acting for the Insurer and not on your behalf. All insurance underwritten by the Insurer is issued by TFAL under a binder agreement, except if you have purchased your policy online from TFAL. In this case, TFAL has arranged for the Insurer to issue the insurance for you.

How TFAL is paid

TFAL receives a commission on new business and renewals calculated as a percentage of the base premium (the premium less GST and other government taxes and charges) for the insurance services provided to you. The commission and fees are paid to TFAL by the Insurer. TFAL may also pay a commission to the dealership for referring TFAL's financial services.

You can ask for more information about the remuneration within a reasonable period after receiving this FSG and before any financial services described in this FSG are provided to you.

What if you have a complaint?

If you are unhappy with TFAL's service, you can contact TFAL by calling 1300 888 840 or emailing financecomplaints@lexusfinance.com.au.

If you are unhappy with TFAL's decision, you may refer your dispute to the Australian Financial Complaints Authority (**AFCA**). There is no charge for this service, and a decision of AFCA is binding on us but not on you. You can contact AFCA by calling 1800 931 678 or emailing info@afca.org.au.

Professional Indemnity Insurance

TFAL and its employees are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to employees who no longer work for TFAL (but who did at the time of the relevant conduct).

How TFAL uses your Personal Information

TFAL and the dealership are committed to protecting your privacy. The information you provide is used and disclosed to issue your insurance policy and for any other purposes outlined in Toyota Insurance's privacy policy. If you don't provide TFAL and/or the dealership with full information, TFAL may not be able to provide you with insurance. TFAL or the dealership do not rent or sell your information. For more information about how to access the personal information TFAL or the dealership holds about you, how to have the information corrected and how to complain if you think TFAL has breached privacy laws, refer to Toyota Insurance's Privacy Policy available from its website.

How can you contact TFAL?

You can contact us using the following methods

Lexus Insurance

Email: insurancefeedback@lexus.com.au

Tel: 1300 888 840

Address: 225 George Street
The Rocks NSW 2000

This FSG was prepared on 1 July 2026.