

Complete Lease

Introduction

With over 30 years' experience in financial services, Toyota Fleet Management (TFM) are the trusted partner in leasing for small businesses, offering the highest quality service with products designed to suit your needs.

Apart from significant cost savings, TFM Complete Lease provides convenient ways to help keep track of your vehicle expenses. From start to finish, we manage every detail, leaving you with more time to focus on your business.

You'll find complete details on the benefits of TFM Complete Lease in this comprehensive guide.

Should you need to know more, you'll receive expert help from your certified Complete Lease Dealership or with our TFM Complete Lease team.



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Complete Lease overview

The Complete Lease advantage

If you're operating small to medium-sized businesses and require a simple, convenient way to manage up to 20 vehicles, Complete Lease provides the perfect solution.

Available for new vehicles only, Complete Lease differs from a traditional vehicle lease by having zero residual value obligation at the end.

Every Complete Lease includes:

- All maintenance and service costs
- Replacement tyres
- Annual registration (including compulsory third party insurance, if applicable, in your State or Territory) for the term of the lease.

You're also welcome to add:

- TFM Commercial Vehicle Insurance
- Roadside assistance
- A TFM Fuel Card

For full details of the terms, conditions and limitations of this product, please read our Financial Services Guide (FSG) and the relevant Product Disclosure Document (PDS) available at toyotafleetmanagement.com.au/downloads. The issuer of this product is Toyota Fleet Management, a division of Toyota Finance Australia Limited ABN 48 002 435 181, Australian Financial Services Licence and Australian Credit Licence 392536. The Underwriter is Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132524 282, AFSL 443540 (Adica).

Features and benefits

Complete Lease helps you enjoy more efficient fleet management, here's how:



One easy rental covers all vehicle running costs



No deposit required



One monthly statement covers every vehicle in your fleet



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



Simply return the vehicle to TFM at the end of the lease



Comprehensive fleet performance reports provide a complete overview



Choice of terms from 12 to 60 months



Gain better fuel cost management and additional savings by including a TFM Fuel Card



Quick and easy vehicle replacement



Your fleet vehicle policy

If the vehicles are to be driven by your employees or contractors, then we recommend introducing a fleet vehicle policy.

For this policy your employees must:

- Hold a current driver's licence that is not suspended
- Drive at safe and legal speeds
- Never drive under the influence of alcohol, drugs or any other prohibited substances
- Keep the vehicle clean and the interior tidy
- Check tyres regularly and maintain tyre pressure to the vehicle's specifications
- Keep the vehicle secure at all times and never leave valuables (e.g. laptops) inside.

Your vehicle policy should also make it clear who pays:

- Fines and infringements
- Insurance excesses after an accident
- Tolls and parking.

Choice of lease terms

Complete Lease gives you the freedom to choose terms that range from 12 to 60 months. We'll also calculate and agree a vehicle kilometre limit, depending on your estimated usage.

TFM Fuel Card

By choosing our TFM Fuel Card you'll enjoy greater convenience and receive a discount on the pump price with every fuel purchase.

All the driver has to do is provide the vehicle's odometer reading with every TFM Fuel Card purchase, which also helps track vehicle usage.

All fuel costs are then conveniently charged to your monthly account and included on your monthly Tax Invoice.

Payments made easy

Payment administration is made easy with all Complete Lease payments automatically deducted from your nominated bank account by direct debit, on the 15th of each month, with an invoice issued seven days beforehand. You'll also receive your monthly account statements, reports and letters conveniently via email.

Fleet reports

To make the efficient management of your fleet easier, you'll receive a variety of detailed reports summarising relevant information regarding your Complete Lease vehicles.



Tax invoice	You'll receive this seven days prior to your payment date (15th of every month), with all payments itemised for each Complete Lease, including fuel transactions. Your nominated bank account will be debited on the due date for the total amount on your monthly Tax Invoice. If you have any questions about your invoice, please contact our Complete Lease team as soon as possible.
Fleet statement	Issued at the same time as your invoice and details the current overall balance amounts outstanding.
Direct debit advice	You'll receive a direct debit advice once your nominated bank account has been debited, confirming the date and amount.
Fuel transaction report	<p>If a TFM Fuel Card is included with your Complete Lease, a fuel report will detail each fuel transaction for your fleet including:</p> <ul style="list-style-type: none"> - Pump price & discounted pump price - Litres - Fuel type - Location - Any additional purchases that have been made with the TFM Fuel Card.
EV transaction report	<p>If a TFM EV Charge Card is included with your Complete Lease, an EV card transaction report will detail each EV charging transaction for your fleet including:</p> <ul style="list-style-type: none"> - Charge cost - kWh charged - kWh cost - Location - Charge start and end date and times

Additional reporting tools accessed through the TFM customer portal; Fleet Online include:

Activity report	<p>A detailed summary of your Complete Lease vehicle fleet listing that includes:</p> <ul style="list-style-type: none"> - New contracts that have been delivered in the past quarter - Contracts that have been returned and finalised in the past three months - Contracts that have been varied (i.e. change in contract term and/or kilometres).
Kilometre deviation report	Helps you manage contract kilometres.
Vehicle due and overdue for service report	Identifies vehicles due or overdue for scheduled servicing to help keep vehicles in top shape.
Vehicle expenses report	Clearly details all Complete Lease vehicle expenditure.
Vehicle nearing termination report	Gives you time to decide whether to renew the lease or replace the vehicles nearing the end of their lease term.

Servicing and repairs

The cost of scheduled services and all other repairs and maintenance except those caused by accident damage, driver misuse or negligence, are covered by your Complete Lease.

All vehicles should be serviced by an authorised service centre or repairer in accordance with the manufacturer's recommendations throughout the term of your Complete Lease.

Not doing this could lead to your warranty being forfeited and then you may need to pay for any repairs.

Make sure the service centre or repairer contacts TFM's Repair Authorisation Centre for authority to proceed before any maintenance (including tyre replacement) starts.

All of the following are covered under 'Maintenance' in your Complete Lease contract:

- Replacement of any parts to keep the vehicle in good repair and working order
- Grease and oil changes
- Repairs to the radio, cassette, CD player or any other stereo equipment
- Repairs to the air conditioning system
- Replacement of clutch and brake fluids, lubricants and anti-freeze.

The following are not covered:

- Damage caused by misuse or driver negligence
- Glass and windscreen damage
- Bodywork, paint, trim or mirror damage other than fair wear and tear
- Damage caused by overloading or towing excessive weights
- Broken or bent radio aerials

- Under-body impact damage to suspension, steering exhaust, etc.
- Impact damage to wheels
- Loss or damage to wheel trims and mud flaps
- Contamination of the fuel system
- Internal trim damage
- Carpets damaged, torn or stained
- Holes caused by installation of mobile phones, alarms or accessories not approved by TFM.

Registration

While all vehicles will be registered in your name, we'll take care of your registration renewals and Compulsory Third Party (CTP) insurance renewals throughout the term of your lease.

Who pays infringement notices and fines?

TFM will be the registered address for your vehicles, should you incur any fines or traffic infringement notices then we will forward these to you for payment and recommend you pay them within the specified timeframe.

Insuring your vehicles

We can provide a quote of competitive premiums through Toyota Insurance. It is a condition of a TFM Complete Lease that you must comprehensively insure your vehicle for its full value at all times, noting Toyota Fleet Management as the financier where sourcing your own insurance.

Varying your Complete Lease

Should you ever wish to increase or decrease kilometre limit, or you want to extend your Complete Lease term, all you need to do is call and ask the TFM Complete Lease team.



Fees and charges

Please be aware that TFM may levy fees and charges from time to time. To receive and understand your complete fees schedule you simply need to call us on 1300 888 870. All fees include GST and are subject to change by TFM at any time without prior notice.

Ending your lease early

If you wish to end your Complete Lease prior to the agreed date, simply phone or email your TFM Complete Lease team for a lease payout quote.

After your lease finishes

Twelve months before your Complete Lease finishes, we'll send a reminder to let you know your lease end date is approaching.

Four months before your Complete Lease finishes, we'll be in touch with you to discuss:

a. What you'd prefer for a replacement vehicle

b. Options to extend your lease

c. What you need to do for the return or disposal of your vehicle.

Also please take note of the expiry date of your original lease term, as TFM is no longer obliged to register and insure your vehicle after this date is reached.

Returning your vehicle

These five simple steps make it easy to smoothly transition from an old vehicle to a new one without any downtime.

1. When the lease ends, we'll collect the vehicle at a location of your choice.
2. On the vehicle's arrival at the auction house, a final inspection will be completed. If you haven't properly repaired the vehicle you'll be charged for any items outside our Fair Wear and Tear guidelines.
3. If your vehicle has exceeded the agreed kilometre limit you will be charged for each kilometre in excess of the agreed limit set out in your Complete Lease.



4. To save you time and extra work, we'll include any end-of-lease rectification and excess kilometre charges in your monthly Tax Invoice and direct debit them from your bank account.
5. We'll assess your vehicle according to our Fair Wear and Tear guidelines. You can find the applicable usage category for your vehicle on your Complete Lease contract.

Fair Wear and Tear guidelines

To make sure your vehicle meets our Fair Wear and Tear conditions according to your lease, call our Complete Lease team for a copy of our guidelines, or find them on our website: toyotafleetmanagement.com.au/downloads.



Your Fleet Mobility Partner

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