

LIMITED DEBT WAIVER – LOAN

Financial Protection When You Need It Most

Limited Debt Waiver – Loan offers financial protection in the event of a total loss by covering some or all of the difference between the value of your Toyota and what you owe on your loan. Plus, you'll receive additional valuable benefits that make getting back on the road even easier.

COVERAGE BENEFITS



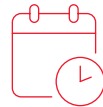
Waives up to \$50,000 of the difference between your Toyota's value and what you owe on your financial agreement



Covers amount financed up to 175% of the vehicle's MSRP / Canadian Black Book value¹



Covers up to \$1,000 of your primary insurance deductible



Covers vehicle finance agreement terms up to 84 months²



Available on vehicles with a Manufacturer's Suggested Retail Price (MSRP) / Canadian Black Book value of up to \$150,000



Offers a \$1,000 credit available at the selling dealer to be applied towards the purchase of a replacement Toyota vehicle

Exclusions:³

- Any amount or terms exceeding the program maximum limits listed under "Coverage Benefits" or in your Addendum
- Any amounts owed on your vehicle finance agreement resulting from late fees, due date changes, or from missed, delinquent, deferred, or skipped payments
- Total losses resulting from dishonest, fraudulent, or illegal acts (such as DUI) by customer, customer's family member, or other person acting under customer's authority
- Vehicles used for competitive racing or for a prohibited commercial purpose, including, but not limited to, rideshare services
- If the customer has refinanced the original vehicle finance agreement or the original covered vehicle

1. This is a limitation on the ratio of the vehicle finance agreement amount compared to the vehicle value. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the amount financed being greater than 175% of the MSRP / Canadian Black Book value of the vehicle. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the amount financed was 175% of the MSRP / NADA value.
2. This is a limitation on the vehicle finance agreement term. No coverage will be provided for the portion of the outstanding vehicle finance agreement balance resulting from the vehicle finance agreement term being greater than 84 months. In the event of a total loss, the outstanding vehicle finance agreement balance will be re-amortized as if the vehicle finance agreement term was 84 months.
3. Additional exclusions may apply. Please see your Addendum for specific coverage details, including limitations and exclusions.

The Toyota Financial Services Limited Debt Waiver product is optional and is not insurance. All transactions related to the optional Limited Debt Waiver product are governed solely by the provisions of the Limited Loan Debt Waiver Addendum ("Addendum"). This document provides general information about the Limited Debt Waiver product and should not be solely relied upon when purchasing this product. Please refer to the Addendum for details of terms, conditions, and specific product details, including limitations and exclusions. Terms and conditions may vary by province. Not all vehicle models may be eligible for this product. Please see your dealer for more information.

The Administrator of the Limited Debt Waiver product is Safe-Guard Canada, Ltd., 1790 Matheson Boulevard, Suite C-3, Mississauga, ON L4W 0B3, 1-833-731-2891.

The Obligor of the Limited Debt Waiver product is Toyota Credit Canada, Inc., 80 Micro Court, Suite 200, Markham, ON L3R 9Z5, 1-800-661-3062.

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