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 the applicable phone number listed in Section 27. 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 Support 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 that is at least $5.00 but less than $999,999.99, including an amount that is more or less than the total monthly payment due under your Account; provided, however, if you authorize us to Pay the Total Amount Due on your Account, the payment shall be in that amount.

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; provided however you may not schedule a onetime payment more than 60 days in advance of the payment's due date. Additionally, if you enter a payment post date after our cut off hour of 5 p.m. Pacific Time, we may change the payment post date of your payment to the date of our next business day. We will alert you if the date you designate is past the due date of the next monthly payment due on 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 and Application of Payments to 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 by calling the applicable phone number listed in Section 27 if you need assistance in determining how any payment including a prepayment will be applied to your Account and whether prepayment of your Account benefits you. You may also refer to your Account contract for the rules governing how payments including prepayments will be applied to your Account.

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 can also enroll and make payments through Pay Online. Please contact us using the applicable phone number listed in Section 27 for more information on how to use AutoCheque to make payments on your Account and how payments including prepayments will be applied to your Account. You may also refer to your Account contract for the rules governing how payments including prepayments will be applied to your Account. 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) Pending Payments. 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 pending. 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 pending 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 pending. A payment is pending 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. Payment History. You may view up to two (2) years of payments you have made using Pay Online on the Payment History page of this Website.

j. Fees for use of Pay Online. Right now, we will not charge you any monthly or payment transaction fees to use Pay Online or to receive Email or text including SMS text notifications regarding Pay Online transactions. 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, any bank account linked to Pay Online or to receive Email or text including SMS text notifications regarding Pay Online transactions. 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 or your Mobile Device service provider may charge you for receipt of Email or text including SMS text notifications regarding Pay Online transactions.

k. Account Management Email Address and Mobile Device Numbers. 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

or a Mobile Device number you designate for receipt of Pay Online notifications changes or becomes disabled, you will notify us immediately by updating your Email address or Mobile Device number on the My Profile section and updating your Mobile Device number in the Payment section of the Website. If you update your Account Management Email Address or Mobile Device number on the My Profile section or update your Mobile Device number in the Payments 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 or send texts including SMS texts to your Mobile Device number whether or not that address or Mobile Device number 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 or texts including SMS texts sent to your Mobile Device number.

l. Email or Text Notifications. Certain Email and text including SMS text notifications are available to you as a Pay Online user. If available on the Website, you may request us to send you certain optional Email or text including SMS text notifications. We will send you other mandatory Email notifications automatically, when applicable, including without limitation when a payment you scheduled using Pay Online fails due to insufficient funds or other reason. If available on our Website, you may also request us to send mandatory notifications by text including SMS text. You may designate your Email and text Preferences on our Website.

We cannot ensure that Emails and text messages will be received including without limitation if third party services fail to transmit Emails and text messages