

Toyota Motor Credit Corporation
Consent to Electronic Communications and Agreements

(Effective: January 1, 2020)

Before you agree to the terms, conditions, and policies governing the use of the Toyota Motor Credit Corporation ("TMCC") Financial Services websites as defined below and the online services that are available to TMCC customers, we need to obtain your consent to the following terms (this "Consent"). This Consent applies to all accounts you currently have with us or that you may have with us in the future (individually each a "TMCC account" and collectively "TMCC accounts"). In this Consent, the words "I," "you" and "your" mean each customer on a TMCC account; and "we," "us" and "our" refer to TMCC.

1. **Your Legal Rights Regarding Electronic Communications.** Various laws require us to give you information in written paper form or to obtain your formal signed agreement or direction on certain matters. We may provide that information to you electronically or obtain your agreement or TMCC account direction electronically, if we first give you this Consent to Electronic Communications and Agreements (this "Consent") and obtain your agreement to receive this Consent and other communications electronically and to enter into agreements and submit TMCC account directions electronically.
2. **Joint Accounts.** This Consent applies to each person or business named on your TMCC account regardless of which account holder clicks "I Accept."
3. **Types of Electronic Communications you May Receive.** We may send any of the following to you electronically by posting the information at one or more Financial Services websites or mobile websites operated by TMCC ("our websites"), or by sending it to you (or any one of you if you have a joint TMCC account) by e-mail or text including SMS Text to your mobile phone, smartphone or other mobile device (each a "Mobile Device"): any notice, statement, record, agreement, preference, choice or other type of information that is provided to you in connection with your TMCC accounts or the products and services offered by us or any other company in our family of companies and any update to such information (each a "Communication," collectively, the "Communications"). Communications may include, without limitation: our Online Account Services Agreement; this Consent; change-in-terms notices; fee and transaction information; TMCC account notices and disclosures including those required by state or federal law such as the Truth-in-Lending Act, Truth-in-Leasing Act, Equal Credit Opportunity Act, Fair Credit Reporting Act, Electronic Fund Transfer Act or Gramm Leach Bliley Act; privacy notices and choices; marketing information and preferences; monthly or other periodic TMCC account statements; identity authentication information; and TMCC account modification agreements, directions, and updates.

4. **Electronic Agreements and Updates.** Any Communication that you accept or agree to electronically or any TMCC account update you submit to us electronically will be enforceable without your signature on a paper form.
5. **Paper Communications.** We will not be obligated to provide any Communication to you in paper form unless you specifically request us to do so. We may send Communications to you in paper form because we are legally required to do so or because we determine in our sole discretion that you should receive the Communication in paper rather than electronic form.
6. **Copies of Electronic Communications and Withdrawal of Consent.** You may obtain a copy of any electronic Communication by using your printing function, saving a copy or by writing or calling us. You can withdraw this Consent in the same manner and ask that Communications be sent to you in paper or other non-electronic form. Your withdrawal of this Consent is effective only after you have communicated your withdrawal to us as required by this section and we have had a reasonable period of time to act upon your withdrawal. This Consent shall remain in force until withdrawn and the withdrawal is effective as described in this section. Copies of electronic Communications will be available for the period during which we retain your TMCC account documentation. Write or call for copies of electronic Communications or to withdraw this Consent using the following contact information for your TMCC account or such other contact information we may give you from time to time: P.O. Box 15012, Chandler, AZ 85244-5012.
7. **Termination by TMCC.** We may terminate your online access to your TMCC accounts on any of our Financial Services websites, your ability to receive Communications electronically or some or all of our online account services to you for any reason, including without limitation if you: refuse to accept this Consent or any of the policies or terms and conditions applicable to any of our websites; refuse to accept an amendment to this Consent or any of the policies or terms and conditions applicable to any of our websites; withdraw this Consent or your acceptance of any of the policies or terms and conditions applicable to any of our websites; choose to receive Communications in paper or other non-electronic form; or if you violate any of the terms and conditions applicable to any of your TMCC accounts, any of our websites or any of the account servicing functionality on any of our websites.
8. **Retain Copies for Your Records.** We recommend that you print or download all electronic Communications for your records. By agreeing to this Consent, you represent that you have printed or downloaded a copy of this Consent for your records.

9. **Your Contact Information.** You agree to provide us with your current Email address and number for your mobile phone, smartphone, or other mobile device (each a “Mobile Device”), as applicable, for electronic Communications. We may offer you the opportunity to designate different Email addresses and Mobile Device numbers to receive different types of electronic Communications. If your Email address or Mobile Device number changes, you must send us a notice of the change. To notify us of a change, Login to your TMCC account at one of our websites, select My Profile from the top NAV, click the Edit button from the My Profile header, change your Email address or Mobile Device number, as applicable and click the Save button at least one day before the change takes effect. If you designate a Mobile Device number for receipt of text notifications regarding your Pay Online transactions and that number changes, you must also change that number in the Payments section of the Website. If you give us an incorrect Email address or Mobile Device number or fail to update or correct your Email address or Mobile Device number, an electronic Communication will be deemed provided to you if we use the Email address or Mobile Device number we have on record for you for that type of electronic Communication.

10. **Hardware and Software Requirements.** In order to receive Communications electronically, enter into agreements with us electronically, submit TMCC account updates to us electronically and to use our online account servicing functionality, you will need an active Email account and the following:

For our websites using your desktop, laptop, netbook or tablet device:

- Hardware: Personal Computer or Macintosh compatible computer including laptop, netbook or tablet device.
- Operating System PC: Microsoft® Windows 7 or higher. Macintosh: Apple Mac OS X 10.6 or higher.
- Browser: Google Chrome Version 45.0 or higher, Microsoft® Internet Explorer 7 or higher (Windows only), Mozilla Firefox Version 43 or higher, Safari Version 8.0 or higher (OS X only). All browsers must have 128-bit encryption capability and must support Javascript™.
- Other: Display with minimum XGA (1024 x 769 pixels) resolution having 32-Bit minimum color depth, Minimum 512 MB RAM, Minimum 1GHz CPU, Adobe Acrobat® Reader 10 or higher.
- Internet Connection with minimum connection speed of 256 kbps.

For our mobile websites using a Mobile Device:

- Hardware and Operating System:
 - Android device with OS 4.4 (Google Android Jelly Bean) or higher
 - Apple device with iOS7 or higher

- Browser: a widely-used, recent-generation web browser, such as Android Browser 4.0 or higher (Android only), Google Chrome Version 45 or higher, Mozilla Firefox Mobile Version 43 or higher, Mobile Safari Version 8.0 or higher (iOS only).
- Other: Smart phone with resolution width of 640 pixels or higher.
- Internet Connection with minimum connection speed of 256 kbps (2G speed).

In addition to the above, you will need the following to receive Communications, via Email or text messages:

- Via Email: a functioning Email account and a functioning Email address.
- Via text message: a functioning wireless account able to accept, view and send text messages, including SMS text messages.

11. Amendments to the Consent. We may amend (add to, delete, or change) this Consent by providing you (or any one of you if you have a joint TMCC account) with notice and opportunity to renew your consent as required by law.

12. Financial Services. "Financial Services" means TMCC, TMCC's brand names used to market financial services products, Toyota Motor Insurance Services, Inc., Toyota Lease Trust or Toyota Credit de Puerto Rico Corp. and/or their respective subsidiaries and assignees depending on the identity of your creditor, lessor or product provider.

By clicking the "I Accept" button below, you agree: (1) to receive Communications electronically, to enter into agreements with us electronically, to provide TMCC account directions and updates to us electronically and to all of the provisions of this Consent; (2) you are able to access and print or store information presented at our websites; (3) your hardware and software meet the requirements set forth above; and (4) you had the opportunity to print or download a copy of this Consent.