

College Rebate Incentive Program

Effective **June 3, 2025 through June 30, 2025**, all customers who qualify for the SET Finance College Rebate Incentive Program are eligible for a \$500 rebate on the following Toyota vehicles!



+

**ANY NEW
TOYOTA
VEHICLE**

= \$500

- ◆ **Any new & untitled Toyota vehicle**, including demos with 20,000 miles or less qualify for the College **\$500** Rebate Program
- ◆ **Maximum term: 75 months for standard retail; compatible with special APR programs up to 72 months or 48 months for lease**
- ◆ **TCUV vehicles are not eligible for this rebate**
- ◆ This program may not be combined with the Military Rebate Program
- ◆ **Standard rate participation is not available with this program**

The \$500 rebate must be used as a down payment on a retail installment contract or as a capitalized cost reduction on a lease contract. SET Finance will include the reimbursement amount of \$500 in the dealer reserve statement for each College Rebate issued (one rebate per College Rebate customer only).

Contracts must be dated no later than **June 30, 2025**. A College Rebate Incentive Form is included with this bulletin. **This form must be completed and signed by both the customer and the dealer. This form must be included in the contract package.**

All other terms and conditions of the SET Finance College Finance/Lease Program apply.

06/03/2025



Military Rebate - \$500 Rebate through June 30, 2025**Military Rebate Program Guidelines**

Vehicle Eligibility:	<ul style="list-style-type: none">➤ All new & untitled Toyota vehicles including untitled demos with 20K miles or less. *TCUV vehicles are <u>not</u> eligible under this program.
Customer Eligibility:	<p>To qualify for the Southeast Toyota Finance Military Program, the following criteria must be met:</p> <ul style="list-style-type: none">➤ Must have current active duty status in the U.S. Military (Air Force, Army, Coast Guard, Marines, National Guard, Navy and active Reserve) OR a U.S. Military inactive reserves (i.e., Ready Reserve) that are part of the Individual Ready Reserve, Selected Reserve and Inactive National Guard; OR➤ All Military retirees (regardless of time retired); OR➤ Honorably or medically discharged veteran of the U.S. Military within two (2) years of their discharge date; OR➤ Household member of an eligible U.S. Military personnel.➤ 'Household' refers to family members living with the qualified Military personnel or Goldstar family members which are family members of a fallen hero(s).➤ Verifiable proof of military status, proof of active service or inactive Reserve status is required at time of purchase in the form of one of the following documentations:<ul style="list-style-type: none">a) Leave and Earning Statementb) Military Orders including Call to Active Duty letter within one month of departurec) Veterans/Retirees DD Form 214➤ Receive a salary sufficient to cover ordinary living expenses and vehicle payments➤ Upon credit approval by Southeast Toyota Finance (normal SETF guidelines apply)➤ This program may <u>not</u> be combined with the College Graduate Rebate Program
Program Guidelines:	<ul style="list-style-type: none">➤ The \$500 military rebate <u>must</u> be used as a down payment on a retail installment contract or as a capitalized cost reduction on a lease contract➤ Maximum term: <u>75 months for standard retail; compatible with special APR programs up to 72 months or 48 months for lease</u>➤ In order to receive the rebate, <u>a completed and signed military rebate form must be submitted to SETF along with the contract package</u>➤ Rebate form must be signed by the dealer certifying that the applicant qualifies based on published customer eligibility requirements. Please do not send any other documentation➤ SET Finance will include reimbursement in the amount of \$500 in the dealer reserve statement for each Military Program Rebate issued➤ <u>Standard rate participation is not available for any contract under this program</u>➤ <u>Contracts</u> must be dated no later than <u>June 30, 2025</u>

A Military Rebate form is attached to this bulletin and can also be found on SETFPortal.com. **Please do not contact the SET Incentives department regarding rebate processing under this program.**

06/03/2025



SET FINANCE MILITARY REBATE PROGRAM

To qualify for the Southeast Toyota Finance Military Rebate Program, the following criteria must be met:

- Eligible customers must have current active-duty status in the U.S. Military (Air Force, Army, Coast Guard, Marines, National Guard, Navy and active Reserve) OR a U.S. Military inactive reserves (i.e., Ready Reserve) that are part of the Individual Ready Reserve, Selected Reserve and Inactive National Guard; OR
- All Military retirees (regardless of time retired); OR
- Honorably or medically discharged veterans of the U.S. Military within two (2) years of their discharge date; OR
- Household member of an eligible U.S. Military personnel or Goldstar family members which are family members of a fallen hero(s); AND
- Verifiable proof of military status, proof of active service or inactive Reserve status is required at time of purchase in the form of one of the following documentation;
 - a. Leave and Earnings Statement
 - b. Military Orders including Call to Active Duty Letter within one month of departure
 - c. Veterans/Retirees DD Form 214
- Receive a salary sufficient to cover ordinary living expenses and vehicle payments;
- Upon credit approval by Southeast Toyota Finance. Tier placement determined by normal SETF guidelines.

=====
If the above qualifications are satisfied and your vehicle retail installment sales contract or lease agreement (customer "Obligation") is dated no later than June 30, 2025, Southeast Toyota Finance will pay the amount of \$500.00 (the "SETF Payment") toward the customer Obligation. **If the customer Obligation is a retail installment sales contract, the SETF Payment must be used as a down payment. If the customer Obligation is a lease, the SETF Payment must be used as a Capitalized Cost Reduction.**

The customer is responsible for any applicable sales and other taxes arising in connection with the SETF Payment.

AGREED TO BY:	
Customer	
_____	_____
Signature	Date
_____	_____
Signature	Date

Dealer Name _____
Vehicle Description
Make _____
Model _____
VIN No. _____

Dealer Certification: By submitting this Rebate Form, the Dealer certifies that he/she has verified the customer meets the eligibility requirements under the **SET Finance Military Rebate Program**. Should SET/SETF find that the eligibility requirements are not met, the Dealer will not be reimbursed for the Rebate Amount and may be subject to the remedies set out in the Dealer Agreement.

Dealer Signature _____ **Date** _____

Dealer: Please complete form in full and forward original with the customer's retail installment sales contract or lease agreement to SET Finance. If you have any questions regarding the rebate, please call 1-800-253-1076. The Southeast Toyota Finance Military Rebate Program may be modified or terminated at any time.

06/03/2025



Retail Conquest

APPROVAL PROGRAM

Effective 06/03/2025

Eligible Models:	<ul style="list-style-type: none"> - 2025 model year Camry Hybrid - 2025 model year Corolla Hatch (Models 6272, 6274, 6276 only) - 2025 model year Corolla Gas/Hybrid (excludes Hatch, Cross, and GR Corolla) - 2025 model year Corolla Cross Gas/Hybrid - 2025 model year RAV4 Gas/Hybrid (excludes Plug-In Hybrid) - 2024 model year Corolla Cross Gas/Hybrid - 2024 model year RAV4 Gas/Hybrid (excludes Prime) 		
Standard Rate:		<u>Up to 75 Months</u>	
	LTV 93% or Less Advance	11.44%	
	LTV 94% - 120% Advance	12.84%	
Conquest APR Rate:		<u>Up to 60 Months</u>	<u>72 Months</u>
	2025 Camry Hybrid (excludes Gas & 2549)	9.99%	10.04%
	2025 Corolla Hatch (6272, 6274, 6276 only)	9.99%	10.04%
	2025 Corolla Gas (excludes Hatch, Hybrid, Cross & GR Corolla)	10.04%	10.04%
	2025 Corolla Hybrid (excludes Hatch, Gas, Cross & GR Corolla)	10.04%	10.04%
	2025 RAV4 Gas (excludes Plug-In Hybrid)	10.04%	10.04%
	2025 RAV4 Hybrid (excludes Gas)	10.04%	10.04%
	2024 RAV4 Gas (excludes Hybrid)	10.04%	10.04%
Last 12 Pmts:	"As Agreed" on all Auto Finance/Leases (see below)		
Max Payment:	120% of Current Payment		
Max PTI%:	20% maximum Payment to Income		
Max LTV% (line 5):	120% of Invoice		
Minimum FICO*:	580		
Rate Participation:	Normal participation available with standard retail rates Normal participation is also available with Conquest APR rates Rate reduction coupons are not eligible		
OneSource:	Conquest deals count toward monthly OneSource finance penetration calculation, and are eligible for a payout based on the selected payout option		
APR Term Benefit:	+3 months for Special APR Retail Conquest Program (Max term is 72 Months)		

Program Guidelines / Clarifications

- "As Agreed" means:
 - No more than 30 days past due
 - No extensions in last 12 months
 - Customer cannot be in bankruptcy, have had a recent repossession, or have open tax liens
 - On accounts that currently have more than one party, a qualified co-applicant may be required
 - Existing "As Agreed" contract must be paid off
- **Proof of Income and Proof of Employment is required on all <620 applicants**
- Customers who do not meet the terms of this program may still be considered under normal credit policy
- Special Conquest APR program cannot be used in conjunction with any other SET offer (i.e. SET Dealer Cash or APR Bonus Cash)
- All other standard and special program parameters apply

This bulletin replaces all previously published programs. Should you have questions regarding this or any other SETF program, please contact your District Sales Manager. We appreciate your support and thank you for your business



**Southeast Toyota
Finance**

College Finance/Lease Program

SET and SET Finance recognize the value and opportunity that a college education represents. This program has been designed to give college students the opportunity to drive a new Toyota or TCUV and to help capture a new market opportunity.

The following pages outline the SET Finance College Finance/Lease Program. Please make sure the appropriate associates at your dealership are familiar with this information.

College Finance/Lease Program Guidelines

PROGRAM PERIOD:	June 3, 2025 through June 30, 2025
VEHICLE ELIGIBILITY:	All new & untitled Toyota vehicles including current model year demos with 20K miles or less and TCUV Gold Certified vehicles are eligible for the College Graduate Finance Program.
CUSTOMER ELIGIBILITY:	<p>To qualify for the SET Finance College Finance/Lease Program, students must meet one of conditions 1-2 and each of conditions 3-7:</p> <ol style="list-style-type: none">1. Currently enrolled in or graduated from an accredited four-year college, university, registered nursing degree (diploma) program, or accredited graduate degree program. All eligible schools must be located within the 50 United States, Puerto Rico or the U.S. Virgin Islands.2. Currently enrolled in or graduated from an accredited two-year college or an undergraduate academic degree as awarded by community colleges, junior colleges, technical colleges, and universities.3. If eligibility is based on graduation, the student must have received their degree or 2-year technical college degree within two years prior to signing the lease or retail finance contract through the dealer and Southeast Toyota Finance (SETF).4. Must be able to furnish current transcripts, completed/validated school registration form or diploma.5. Furnish verifiable proof of present employment or future employment which will begin within 120 days of credit approval, with a salary sufficient to cover ordinary living expenses and vehicle payments.6. During the last 24 months, all obligations on customer's credit report must have been paid within 60 days of the due date, and customer's credit report must reflect no obligations currently over 30 days past due and not show more than \$1,000 in total charge-offs.7. Have proof of insurability.

06/02/2025

This bulletin replaces all previously published programs. Should you have questions regarding this or any other SETF program, please contact your District Sales Manager. We appreciate your support and thank you for your business



**Southeast Toyota
Finance**

College Finance/Lease Program (continued)

DOWN PAYMENT:	No down payment is required.
DEFERRED FIRST PAYMENT:	<p>Purchase – Customers may defer their first monthly payment for up to 90 days on a retail installment contract. Finance charges accrue from the contract date.</p> <p>Lease – There is no deferred payment option available for lease vehicles. The first monthly lease payment is due at lease inception.</p>
SECURITY DEPOSIT:	There is no security deposit required.
MAXIMUM AMOUNT FINANCED:	<p>Purchase – The maximum advance is 120% of invoice, plus: the cost of any dealer installed equipment approved by SET Finance, the cost of credit life, disability insurance, GAP, and extended service contract if approved by SET Finance, license, title and registration fees. No down payment is required unless the requested amount financed exceeds this amount or exceeds the customer’s ability to pay.</p> <p>Lease – The maximum advance is 120% of TSRP, plus: the cost of any dealer installed equipment approved by SET Finance and the cost of an extended service contract if approved by SET Finance. No capitalized cost reduction (down payment) is required unless the requested amount financed exceeds this amount.</p>
SETF DISCOUNT RATE AND LEASE RATE:	<p>Approved College Finance/Lease Program approved applicants receive current published FICO® 720-739 Standard rates and are eligible for available Subvened Tier 1 APR programs. Rate participation is not available for any Toyota retail contract. A flat fee will be paid on all contracts written at retention.</p> <p>Lease – All College Finance/Lease Program Customers receive a Tier 1 rate benefit. Standard rate participation is not available for any Toyota lease contract.</p>
TERM:	<p>Purchase – Up to 75 months. Compatible with special APR programs up to 72 months.</p> <p>Lease – Up to 48 months for standard and compatible with 36 months subvened.</p>
PHYSICAL DAMAGE INSURANCE:	<p>Purchase – The applicant is required to provide proof of insurability in amounts meeting or exceeding SET Finance’s minimum requirements.</p> <p>Lease – The standard lease plan requirements apply.</p>

All other terms and conditions of the standard SET Finance retail and lease programs apply.

06/02/2025



Retail Loyalty

APPROVAL PROGRAM

Effective 01/07/2025

Eligible Models:	All New Toyota Vehicles
Standard Rate:	Qualifying applicants with FICO® 580-659 will be priced no worse than published FICO® 660-679 rates . Note: Encore discount is available.
APR Rate:	Qualifying applicants are also eligible for available Subvened Tier 4 special APRs unless the FICO® score qualifies for a better subvened tier
Qualifying Applicants:	<p>Last 12 Payments: Paid "As Agreed" on existing Southeast Toyota Finance (or Toyota Financial Services) Auto Finance/Lease (see below)</p> <p>Maximum Payment: <u>120% of Current Payment</u></p> <p>Maximum Payment to Income: 20%</p> <p>Maximum LTV (line 5): <u>140% of Invoice</u> **</p> <p>Minimum FICO®: <u>580</u></p>
Rate Participation:	Normal participation available with standard retail rates Flat fees available on special APR (no markup)
OneSource:	Loyalty contracts count toward monthly OneSource finance penetration calculation. Standard rate contracts are eligible for OneSource payout under all options, but only Options 1 and 3 payout on APR contracts.

Other Program Guidelines & Clarifications

- "As Agreed" means:
 - No more than 30 days past due
 - No extensions in last 12 months
 - Customer cannot be in bankruptcy, have had a recent repossession, or have open tax liens
 - On accounts that currently have more than one party, a qualified co-applicant may be required
 - Existing "As Agreed" contract must be paid off
- **Proof of Income and Proof of Employment is required on all <620 applicants**
- ** SETF reserves the right to cut back significant line 3 over-advances as circumstances warrant
- Customers who do not meet the specific terms of this program may still be considered under normal credit policy
- REMINDER: 90 Days to First Payment is not eligible with this program
- All other standard and special SETF program parameters apply





\$500 2025 TACOMA BONUS APR/LEASE CASH

- **Program Dates:** Contracts dated June 3, 2025 to June 30, 2025
- **Program Vehicles:** New & Untitled 2025 TACOMA Gas/Hybrid (excludes TRD PRO 7598 and Trailhunter 7536, 7538)

\$500 – All 2025 Tacoma models (excludes TRD PRO 7598 and Trailhunter 7536, 7538)

- **2025 Tacoma Bonus APR/Lease Cash is available in conjunction with all standard and special retail/lease rate programs.** (Must be finance/leased with SET Finance.)
- The 2025 Tacoma Bonus APR/Lease Cash Rebate must be included on the contract and **properly disclosed as a down payment, capitalized cost reduction or rebate.** If not, reimbursement to the dealer will be denied.
- **A completed 2025 Tacoma Bonus APR/Lease Cash Rebate Form must be included in the contract package.** Deals without a rebate form will be held for funding until the rebate form is received.
- Reimbursements will be credited to your monthly SETF dealer reserve statement in a lump sum. A detailed report named "**BONUS LEASE CASH**" will be provided on SETFPortal.com in the "Reports" section.
- **Redemption for this program will be handled by SET Finance.** Please do not send rebate forms to SET Incentives as it will delay funding and reimbursement.

For questions regarding this rebate, please contact your SETF District Sales Manager or call SETF at 1-800-253-1076.