

Toyota Special APR Program ***Guidelines / Parameters***

- Customers approved under our normal retail credit guidelines are eligible. All other terms and conditions of the standard SET Finance retail program apply.
- Rate participation is not available with special APR programs.
- Special APR programs cannot be used in conjunction with any other SET offer (i.e. cannot be stacked with the SET Dealer Cash or SET Dealer Special Cash).
- Florida/Georgia Prepaid Finance Charge: You may not assess any prepaid finance charges on these deals.
- You may offer 90 Days to First Payment for customers in Subvended Tier 1 and Tier 2. Business Solutions customers, applicants using a tier bump and/or customers with 3 or less tradelines and less than 2 years credit history are not eligible. Please note that interest will accrue during the deferral period for programs with rates greater than 0.0%. (i.e. 0.9%, 1.9%, 2.9%, 3.9%).



Toyota Special APR Programs

Program Dates: June 3, 2025 - June 30, 2025 (as of 06/03/2025)						
Vehicle	Model	Subvened Tier	36 mo	48 mo	60 mo	72 mo
2025 CROWN	Excludes Crown Signia	1	3.99%	4.49%	4.99%	5.99%
		2	4.99%	5.49%	5.99%	6.99%
		3	5.99%	6.49%	6.99%	7.99%
		4	6.99%	7.49%	7.99%	8.99%
2025 CAMRY HYBRID	All	1	3.99%	4.49%	4.99%	5.99%
		2	4.99%	5.49%	5.99%	6.99%
		3	5.99%	6.49%	6.99%	7.99%
		4	6.99%	7.49%	7.99%	8.99%
2025 COROLLA HATCHBACK	Excludes Gas, Hybrid & GR Corolla	1	3.99%	4.49%	4.99%	5.99%
		2	4.99%	5.49%	5.99%	6.99%
		3	5.99%	6.49%	6.99%	7.99%
		4	6.99%	7.49%	7.99%	8.99%
2025 COROLLA	Excludes Hybrid, Hatch, Cross & GR Corolla	1	4.49%	4.99%	5.49%	5.99%
		2	5.49%	5.99%	6.49%	6.99%
		3	6.49%	6.99%	7.49%	7.99%
		4	7.49%	7.99%	8.49%	8.99%
2025 COROLLA HYBRID	Excludes Gas, Hatch, Cross, & GR Corolla	1	5.49%	5.99%	6.49%	6.49%
		2	6.49%	6.99%	7.49%	7.49%
		3	7.49%	7.99%	8.49%	8.49%
		4	8.49%	8.99%	9.04%	9.04%
2025 TUNDRA	Excludes Hybrid	1	1.99%	1.99%	1.99%	2.99%
		2	2.99%	2.99%	2.99%	3.99%
		3	3.99%	3.99%	3.99%	4.99%
		4	4.99%	4.99%	4.99%	5.99%
2025 TUNDRA HYBRID	Excludes Gas and TRD PRO (8424)	1	1.99%	1.99%	1.99%	2.99%
		2	2.99%	2.99%	2.99%	3.99%
		3	3.99%	3.99%	3.99%	4.99%
		4	4.99%	4.99%	4.99%	5.99%

Toyota Special APR Programs

Program Dates: June 3, 2025 - June 30, 2025 (as of 06/03/2025)						
Vehicle	Model	Subvened Tier	36 mo	48 mo	60 mo	72 mo
2025 RAV4	Excludes Hybrid & Plug-in	1	3.99%	4.49%	5.49%	6.49%
		2	4.99%	5.49%	6.49%	7.49%
		3	5.99%	6.49%	7.49%	8.49%
		4	6.99%	7.49%	8.49%	9.04%
2025 RAV4 HYBRID	Excludes Gas & Plug-in	1	3.99%	4.49%	5.49%	6.49%
		2	4.99%	5.49%	6.49%	7.49%
		3	5.99%	6.49%	7.49%	8.49%
		4	6.99%	7.49%	8.49%	9.04%
2025 HIGHLANDER	Excludes Hybrid	1	5.99%	5.99%	5.99%	5.99%
		2	6.99%	6.99%	6.99%	6.99%
		3	7.99%	7.99%	7.99%	7.99%
		4	8.99%	8.99%	8.99%	8.99%
2025 HIGHLANDER HYBRID	Excludes Gas	1	5.99%	5.99%	5.99%	5.99%
		2	6.99%	6.99%	6.99%	6.99%
		3	7.99%	7.99%	7.99%	7.99%
		4	8.99%	8.99%	8.99%	8.99%
2025 TACOMA	Excludes Hybrid	1	2.99%	3.99%	4.49%	5.49%
		2	3.99%	4.99%	5.49%	6.49%
		3	4.99%	5.99%	6.49%	7.49%
		4	5.99%	6.99%	7.49%	8.49%
2025 TACOMA HYBRID	Excludes Gas, TRD PRO (7598) and Trailhunter (7536 and 7538)	1	2.99%	3.99%	4.49%	5.49%
		2	3.99%	4.99%	5.49%	6.49%
		3	4.99%	5.99%	6.49%	7.49%
		4	5.99%	6.99%	7.49%	8.49%
2025 BZ4X		1	3.99%	3.99%	3.99%	3.99%
		2	4.99%	4.99%	4.99%	4.99%
		3	5.99%	5.99%	5.99%	5.99%
		4	6.99%	6.99%	6.99%	6.99%

Toyota Special APR Programs

Program Dates: June 3, 2025 - June 30, 2025 (as of 06/03/2025)						
Vehicle	Model	Subvened Tier	36 mo	48 mo	60 mo	72 mo
2024 RAV4	Excludes Hybrid & Plug-in	1	3.99%	4.49%	5.49%	5.99%
		2	4.99%	5.49%	6.49%	6.99%
		3	5.99%	6.49%	7.49%	7.99%
		4	6.99%	7.49%	8.49%	8.99%
2024 BZ4X		1	0.00%	0.00%	0.00%	0.00%
		2	0.99%	0.99%	0.99%	0.99%
		3	1.99%	1.99%	1.99%	1.99%
		4	2.99%	2.99%	2.99%	2.99%
2024 TACOMA	Excludes Hybrid	1	1.99%	2.99%	2.99%	2.99%
		2	2.99%	3.99%	3.99%	3.99%
		3	3.99%	4.99%	4.99%	4.99%
		4	4.99%	5.99%	5.99%	5.99%
2024 TACOMA HYBRID	Excludes Gas, TRD PRO (7598) and Trailhunter (7536 and 7538)	1	1.99%	2.99%	2.99%	2.99%
		2	2.99%	3.99%	3.99%	3.99%
		3	3.99%	4.99%	4.99%	4.99%
		4	4.99%	5.99%	5.99%	5.99%
2024 HIGHLANDER	Excludes Hybrid	1	5.99%	5.99%	5.99%	5.99%
		2	6.99%	6.99%	6.99%	6.99%
		3	7.99%	7.99%	7.99%	7.99%
		4	8.99%	8.99%	8.99%	8.99%

All Contracts must be funded by July 14, 2025

Please refer to the attached program guidelines and parameters for further details

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

SETF Special APR Program

LTV up to 123%*	Up to 63 Months	75 Month	78 Month
720+ FICO®	5.59%	6.59%	7.09%
700-719 FICO®	7.09%	8.09%	8.59%

Program Period: Rates are effective June 3, 2025 through June 30, 2025. Vehicles must be delivered by June 30, 2025, and contracts must be funded by July 17, 2025. Rates and terms are subject to change.

Eligible Vehicles: All new and untitled gas and hybrid Toyota models are eligible

Eligible Customers: Approved applicants with a **FICO® score of 700+** (higher of app/co-app Equifax)

- Guidelines:**
- New untitled vehicles only
 - **90 Days to First Payment** is available up to 78 months for approved customers with a minimum 700 FICO® score (higher of app/co-app Equifax). Interest accrues during deferral period. Not eligible: Business Solutions, applicants utilizing a tier bump, or with <=3 trade lines and <2 years credit history.
 - **TransUnion/Experian Option:** TransUnion or Experian (Auto-Adjusted) bureau score(s) may be used with a minimum 680 Equifax qualifier (both applicants) for a maximum one tier bump
 - **Rate participation is available: Maximum 2.5% at 63 months or 2% at 75-78 months**
 - Contracts written at retention will earn the standard flat fee
 - **Add 0.50% for LTV greater than or equal to 124%**
 - * LTV is based on Line 3 advance (inclusive of any negative trade equity and dealer administration or document fees) vs. Invoice for New vehicles
 - Coupons may be utilized with this program. Normal coupon parameters apply.
 - Cannot be combined with any other discounts (Luxury, Encore, Double Down, etc.)
 - Contracts count toward OneSource penetration but are not eligible for a payout
 - Florida/Georgia Prepaid Finance Charge must be assessed on these deals
 - Business Solutions applicants with a qualifying comaker are now eligible for the 78-month term. All other Business Solutions parameters apply.
 - College graduate applicants are not eligible unless they meet the 700 FICO® requirement. All other college graduate program parameters apply.
 - Vehicle Special Purchase Program applicants who qualify are eligible for program

SET Finance Encore Program

SET Finance is very pleased to continue our preferred lease and retail program to assist you in your customer retention efforts. **The “Encore” program offers reduced rates to all of our existing and previous customers that meet the program eligibility.**

Program Period: January 7, 2025 until further notice

Rate Reduction:	<u>Lease</u>	<u>Retail</u>
	.00010	.25%

Program Parameters and Eligibility

- **New and untitled Toyota vehicles only**
- Any customer who **previously** or **presently** financed or leased a new or used vehicle through SET Finance and had made at least 9 payments is eligible
- Customer must have a satisfactory payment history – not more than 2 times over 30 days late
- Customer must have no prior bankruptcies or prior repossessions in the past 24 months

This program may not be combined with any special APR or special lease rate program.

To further assist us in identifying eligible customers, please print “ENCORE customer” and the existing or previous account number at the top of the application and note “ENCORE” on the bottom of the rate determination form.

We understand the importance of customer retention and are very excited to continue to offer you this special program.

01/07/2025



Option to Purchase EV Charger

SET Finance is pleased to continue the option to include the purchase of an EV charger on New Retail Installment Contracts and Lease Agreements. This benefit applies to All-Electric and Plug-In Hybrid Toyota models only.

Purchase of the EV charger is optional, and installation is excluded. Only EV chargers distributed by SET may be included. Currently, PTN91-42230 and PTN91-42231 are available. The maximum amount that may be charged is **\$699**, and **\$649** may be added to Dealer Cost for advance purposes.

Retail Installment Sale Contracts: The product amount must be included in Line 1. The contract package must include a Buyers Order with verification of price.

Lease Agreements: Product amount must be included in the Gross Capitalized Cost. The amount cannot be included in the Residual Calculation. The attached **EV Charger Purchase Acknowledgment Form** must be completed and submitted with the lease agreement. The form is not required with Retail Installment Contracts.

Should you have questions regarding this or any SET Finance program, please contact your District Sales Manager.

We appreciate your support and thank you for your business.





Dealer Services (800) 821-7652

TOYOTA NEW RETAIL RATES

Rates as Low as 5.49%

FICO*	740+	739-720	719-700	699-680	679-660	<660
Loan to Value*	<i>Rates valid with terms up to 75 months</i>					Custom Priced
93% or Less	6.74%	7.24%	8.24%	8.49%	8.69%	
94% - 123%	6.94%	7.39%	8.54%	9.09%	10.09%	
124% - 133%	8.84%	9.29%	10.49%	11.99%	12.99%	
>134%	9.44%	9.89%	11.09%	13.09%	14.59%	

- LTV is based on Line 3 advance (inclusive of any negative trade equity and dealer administration or document fees) vs. Invoice for New vehicles

DEALERS NOT ON THE ONESOURCE PLUS PROGRAM MUST ADD 0.25% TO FINAL RATE

DISCOUNTS AVAILABLE IN ALL TIERS

Discount Type	Rate Discount	New	Used	Flat Fee	Rate Participation	OneSource Payout
Luxury Discount (Amt Fin >25K)	0.25%	Yes	Yes	Yes	Yes	Yes
Encore Discount	0.25%	Yes	No	Yes	Yes	Yes
Flat Fee Waiver	0.25%	Yes	Yes	No	No	Yes
OneSource Plus Payout Waiver	0.25%	Yes	No	Yes	No	No
Double Down Discount *	0.75%	Yes	No	No	No	No

* **Double Down Eligibility:** Waive both the Flat Fee and OneSource Payout on a standard deal and receive a 0.75% rate reduction

- **TransUnion/Experian Option (New Vehicles Only):** TransUnion or Experian bureau scores (Auto-Adjusted) may be used for a maximum one (1) tier bump. A minimum 640 Equifax is required for both applicants.

- **90 Days to First Payment (New only):** Available to approved applicants with **minimum 700 FICO* score** (higher of app/co-app Equifax). Interest accrues during deferral. **NOT** eligible: TCUV, Business Solutions, applicants utilizing a tier bump or applicants with both <=3 trade lines AND <2 years credit histor

USED VEHICLES

Used vehicle rates are determined by custom pricing. Submit application in DealerTrack or RouteOne to get available rate. Changes to deal structure may impact applicant's final buy rate. Submit all changes prior to sending in contract.

Max Terms (Model Years Rolled 3/4)					
	TCUV Silver				
Model Year	'23 +	22 - '21	'20 - '19	'18 - '17	'16 - '15
<660 FICO*	75	72	60	60	48
660 - 699 FICO*	75	72	60	60	48
700+ FICO*	75	75	72	60	48

Standard Used Rates apply for all TCUV Silver Vehicles; Luxury Discount Not Available

Max Term = 48 Months for all used vehicles with mileage between 85K and 125K

Gold Toyota Certified Used Vehicles 0-6 year old with <85k miles

Available GOLD TCUV Programs

- 0.50% rate discount
- TCUV Loyalty
- \$1,000 bonus valuation
- TCUV APR

See current TCUV bulletin for details

Silver Toyota Certified Used Vehicles 0-10 year old with 60-125k miles

TCUV Silver Valuation: 105% of J.D. Power Clean Trade plus \$250 bonus. Max Advance Line 3 = 105% of J.D. Power Clean Trade

OTHER NEW & USED RETAIL PROGRAM PARAMETERS

- **Minimum Amount Financed:** \$7,500
- **State Max:** Callbacks and Quick Quote are not adjusted for existing state maximums
 - SET Finance will lower the rate on any contract submitted over state max.
- **Florida/Georgia Loan Processing Fee (Prepaid Finance Charge)**
 - Your dealership may increase the fee by \$25.
 - You may not assess the FL/GA Loan Processing Fee when state max is reached.
- **Maximum reserve:** 2.50% up to 63 months; 2.00% for 64 - 75 months.
- **Used Vehicle Valuation:** 105% of JD Power clean trade-in value

Flat Fee Schedule

Amount Financed	APR	Std New/Used
\$7,500 - \$20,000	\$150	\$150
\$20,001 - \$25,000	\$150	\$200
\$25,001 - \$30,000	\$200	\$250
> \$30,000	\$250	\$300

Please refer to the SET Finance Dealer Manual on SET DealerDaily for additional program details