# European Union (Consumer Credit Agreements) Regulations 2026

## General Information

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| **Creditor** | Toyota Financial Services (Ireland) DAC<br>Lexus House, Dublin 12.<br>01 5685 665<br>customercare@ie.toyota-fs.com |
| **Purpose of Credit** | Vehicle Financing |
| **Duration** | Personal Contact Plan 25,37 or 49 months<br>Hire Purchase for up to 49 months |
| **Borrowing Rates** | Fixed Rate |
| **Representative Example** | If you borrow 21,900.80 over 37 months at a Representative APR of 5.90% and an annual interest rate of 4.95% fixed you would pay:<br>Monthly payment: 255.26<br>Total charge for credit: 3361.14<br>(including document fee & purchase fee of €63.49 each)<br>GMFV: 15,945.60 (Balloon Payment)<br>Total amount you repay: 25,261.94 |
| **Additional Costs** | Documentation fee 63.49 as above<br>Option to purchase fee 63.49 as above |
| **Repayment** | Monthly Instalments as per PCP or HP Agreement |
| **Early Repayment** | In line with Article 25 EU(CCA) Regulations 2026 |
| **Right of Withdrawal** | You have the right to withdraw from the agreement without having to give a reason.<br>The right to withdraw commences from the date the agreement is concluded or the day on which you receive the contractual terms and ends on the expiry of 14 calendar days from the date immediately following the date of the agreement. To withdraw, you must notify us by writing or by sending an email to customercare@ie.toyota-fs.com or by telephoning us on 01 5685 665. If you withdraw from the agreement, you must repay the amount of credit drawn down under the agreement (amount shown above) and you must pay the amount of repayable interest. The repayable interest shall be calculated on a daily basis at the Interest rate shown above. The amount of interest to be paid accrues from the date of the agreement to the date of repayment.<br>Repayment of the amount of credit drawn down under the agreement (including any interest accrued) must be made without delay and no later than 30 calendar days after giving notice to withdraw.<br>Payment must be made to us at the address shown at the top of this letter marked for the attention of Customer Care, or by such other method as we may agree in writing. |
| **Consequences of non-compliance** | Non-compliance with the commitments linked to the credit agreement other than late or missed payments could have severe consequences for you. |

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