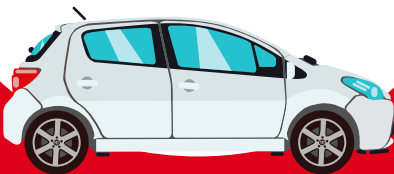




TOYOTA

ALWAYS A
BETTER WAY

Finance
your Toyota.



Welcome

Michael Debono Limited offers you affordable and flexible financial options.

This booklet includes information about our financial products. These products include Toyota Flex (our personal contract purchase scheme) and Hire Purchase.

With thinking that goes further, we strive to deliver a flawless experience tailored to your needs. If you are a private motorist looking for a new or used vehicle, Michael Debono Limited is happy to help find the best solution for you.



Toyota Flex

A flexible affordable option for private motorists.

With Toyota Flex, peace of mind comes as standard. This plan is designed to get you into the car you want at a price you can afford.

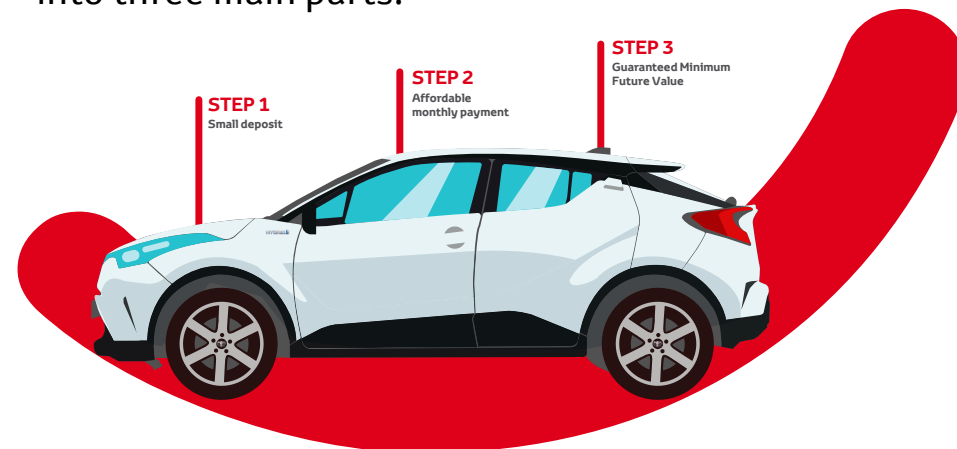
This finance option is available on all new Toyota cars. Simply choose your new car from our Toyota range and we will tailor a Toyota Flex offer that suits your budget.

All you need to do is let us know how long you'd like the term of the agreement to be, typically between 24 and 60 months, and how many kilometres you expect to drive per year.



How it works

Think of the cost of your Toyota as being divided into three main parts:



STEP 1 - Small Deposit

Set a deposit amount that suits your needs. This can be as little as 5% or up to as much as 35% of the price of the vehicle.

STEP 2 - Affordable Monthly Payment

Your monthly payments are then calculated on the difference between the purchase price, less your deposit and the Guaranteed Minimum Future Value, plus any interest charges on the total amount of credit. This means that in many cases your monthly payments will be more affordable than with a traditional Hire Purchase agreement or Personal Loan.

STEP 3 - Guaranteed Minimum Future Value (GMFV)

We set a minimum guaranteed minimum future value for your car. This guarantees how much your vehicle will be worth with Michael Debono Limited at the end of your agreement.

At the end of your agreement, you have three flexible choices

1. Upgrade

Part-exchange your car and drive away in a brand new Toyota. If the trade-in value is more than the Guaranteed Minimum Future Value (GMFV), you can put the equity towards your next car.

2. Keep

Simply pay the GMFV by cash or re-finance the payment, and the car is yours.

3. Return

Alternatively, you can simply give the car back with nothing more to pay, subject to maximum mileage, and fair wear and tear conditions being met.

Benefits of Toyota Flex

- Get the car you really want. With **affordable monthly payments** you may be able to upgrade your choice of vehicle or trim level
- A proportion of the amount you are borrowing is deferred to the end of your agreement which means your monthly payments are often more affordable than other forms of borrowing
- Your payments are fixed for the length of the agreement so there are **no hidden financial surprises**
- No need for a large initial outlay as deposit can be **as low as 5%**
- **The future value of your car is guaranteed** by Michael Debono Limited, so you won't lose out if trade-in values fall
- You can enjoy all the benefits of **driving a brand new car more often**
- You can select a term that **best suits your needs**, from 24 to 60 months
- With flexible options at the end of your agreement, Toyota Flex is ideal if your needs change as you're **not locked into a much longer term agreement**
- If you upgrade to a new car every two or three years, **your maintenance costs will be lower** and you will always be covered by warranty and you may never need a VRT

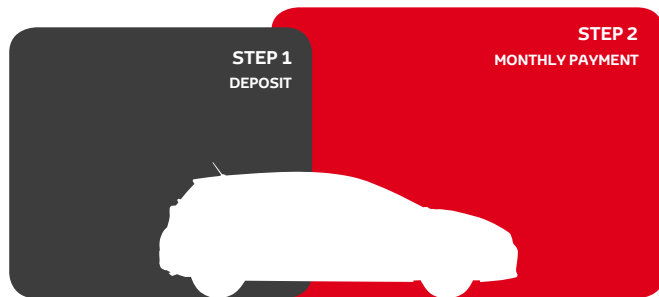


Toyota Hire Purchase

Toyota Hire Purchase is a popular choice for motorists and businesses who want ownership at the end of the agreement. Hire Purchase is available on new and used cars.

How it works

Once you've chosen the car you want, you will need to pay a 15% deposit and decide how long you want the term of the agreement to be, up to a maximum of 5 years.



Benefits

- At the end of the agreement you'll own your car outright
- There is no large final payment to make
- You can choose a term to suit you, up to a maximum of 5 years
- Your payments are fixed for the length of the agreement, so there are no hidden financial surprises

Finance a new or a used Toyota

Toyota Flex is available on all new Toyota cars while Hire Purchase is available on both new and used cars.

For added reassurance, all new Toyota cars include a 5 year warranty, while all used cars include a 12 month warranty.

Looking after your investment

Diamondbrite Paint Protection

Diamondbrite Paint Protection gives a hard, high gloss protective skin to your car. This works as an effective barrier against road salts, traffic film, acid rain, tree sap, insect fluid and other atmospheric pollutants which may interfere with your cars paintwork.

Once your car is treated with Diamondbrite, it will give a high gloss finish to your car making it easier to wash off dirt and grime, and most of all it will improve the resale value of your car.

Service Plans for your new or used car

Offered exclusively by Michael Debono Limited, Toyota Service Plan is designed to cover your new or used car's servicing cost. You may opt from a 2 year up to a 5 year service plan depending on your needs.

Whether your car is bought in cash, Hire purchase or Toyota Flex, you can always opt for a service plan that will save you money and cover most of the costs needed to service your car.

What is included?

*Service included:	Year 1	Year 2	Year 3	Year 4	Year 5
NEW AND USED CARS					
Oil + Oil Filter	✓	✓	✓	✓	✓
Air Filter	✓	✓	✓	✓	✓
A/C Filter		✓		✓	
Windscreen Washer	✓	✓	✓	✓	✓
Full Visual Check	✓	✓	✓	✓	✓
Fuel Injection Cleaner		✓		✓	
NEW CARS ONLY					
Fuel Filter (on selected models)		✓		✓	
Fluid top ups	✓	✓	✓	✓	✓

Hybrid Health Check included for Hybrid Vehicles.


*Most serviceable items are included with the exception of some wear and tear items such as Wipers, Brake Pads + Discs, Auxiliary Belts, Bulbs, Tyres and Clutch Kit.

Benefits of a service plan

- Save money since it costs less to opt for the service plan package rather than paying for individual services
- Excellent service by our highly experienced Toyota trained technicians
- Comfortable waiting facilities (Free wifi, coffee, use of ipads, etc.)
- Taxi service from our Toyota showroom to and from any location in Malta

Terms and Conditions apply





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