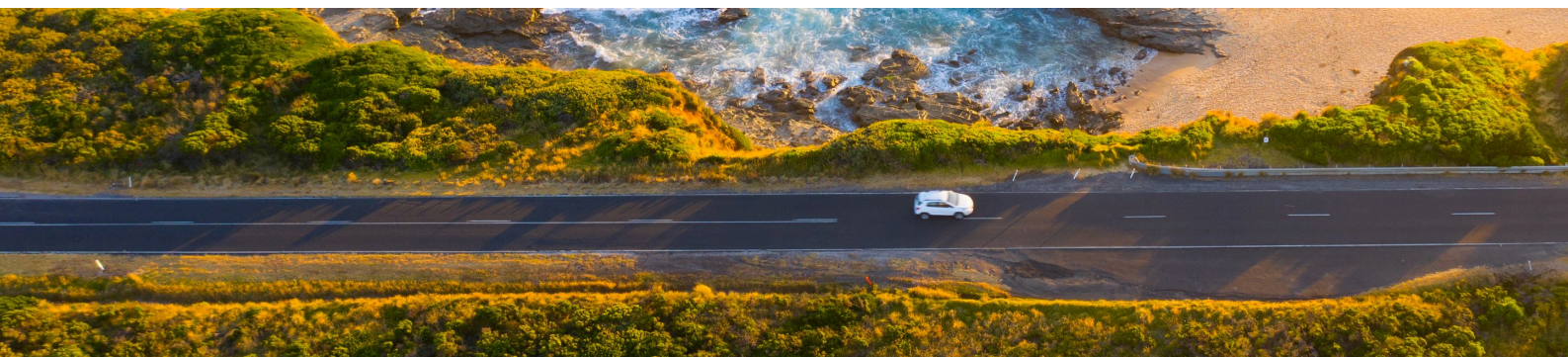


An aerial photograph showing a winding asphalt road along a rugged coastline. A small blue car is driving on the road, moving away from the viewer. The road is bordered by dense green vegetation and shrubs. To the left of the road, the ocean is visible with white-capped waves crashing against dark, rocky cliffs. The lighting suggests a bright, sunny day, with shadows cast across the landscape.

Your TFM Novated Leasing Drivers Guide

Welcome to Your New Novated Lease!

Whether this is your first novated lease or you've leased with us before, this guide has everything you need to kickstart your journey and help you make the most of your novated lease.



What's Inside this Guide

01	Your Lease at a Glance	4
02	Fuel & EV Charge Cards	5
03	Roadside Assist	6
04	Registration	7
05	Insurance	8
06	Service & Maintenance	9
07	Managing Your Lease	10 – 11
08	Reimbursements	12
09	The End of Your Lease	13
10	Contact	14

Your Lease at a Glance

Novated Online Portal: Your first point of call

You can now access the TFM Novated Online Portal, which gives you an overview of your lease inclusions and helps track your spending, request variations or payouts, and much more.

The portal can be accessed here:

www.novatedonline.com.au

If you are a new user, click the 'Not Registered' button on the login page which will take you through the registration process. To register, you will need to input the email address we have used for your account, your first and last name and date of birth. We recommend that you nominate your email address as your username. If you have previously used the service, use the same details and the new vehicle will appear shortly after contract settlement takes place.

If you have any login issues, email our Customer Service Team at novatedinfo@tfal.com.au



Fuel & EV Charge Cards

Petrol, hybrid and diesel vehicles

If you've opted to include a fuel card, you'll receive a TFM Motorpass Fuel Card for secure, cash-free refuelling at more than 90% of fuel stations across Australia. Simply swipe your Motorpass card at payment and provide an odometer reading when requested (the closest 100km increment is fine).

Your card will be express posted to you and will usually arrive within 2-3 business days following the settlement of your novated lease. To activate it, just call the number on the card and follow the prompts to set up your PIN.

You can enjoy discounts up to 5 cents off per litre at BP service stations and 1.5 cents off per litre at all other participating providers by using your TFM Motorpass card.*

For increased security, your card has daily and monthly spend limits applied and may be restricted to fuel types that match your vehicle. Shop products are excluded from purchase with your card. You can view your limits and fuel products on your Quote or Cost to Package documents.

Electric vehicles

TFM has partnered with [Chargefox](#), Australia's largest public EV charging network. If you've opted for a Chargefox Card, you'll receive it within 7-10 days – there's no PIN or setup required.

You can also charge your vehicle at home or on other charging networks and submit a claim to be reimbursed by TFM. Please note, reimbursement requires submitting receipts and may involve a few extra admin steps. For a smoother experience, we recommend using your Chargefox Card wherever possible. For more details on how reimbursement works, head to **page 12**.

*Discounts are available at participating service stations in the WEX Motorpass network and are subject to change by the supplier without notice. A small number of outlets may add a surcharge for accepting the TFM Motorpass fuel card.

Roadside Assist

Roadside Assist

If your novated lease includes TFM Roadside Assist, this service is available 24/7. Just contact 1800 817 683 for help and choose option 1 for Roadside Assist. Any charges (e.g. batteries or additional towing) that may apply will be invoiced through TFM.



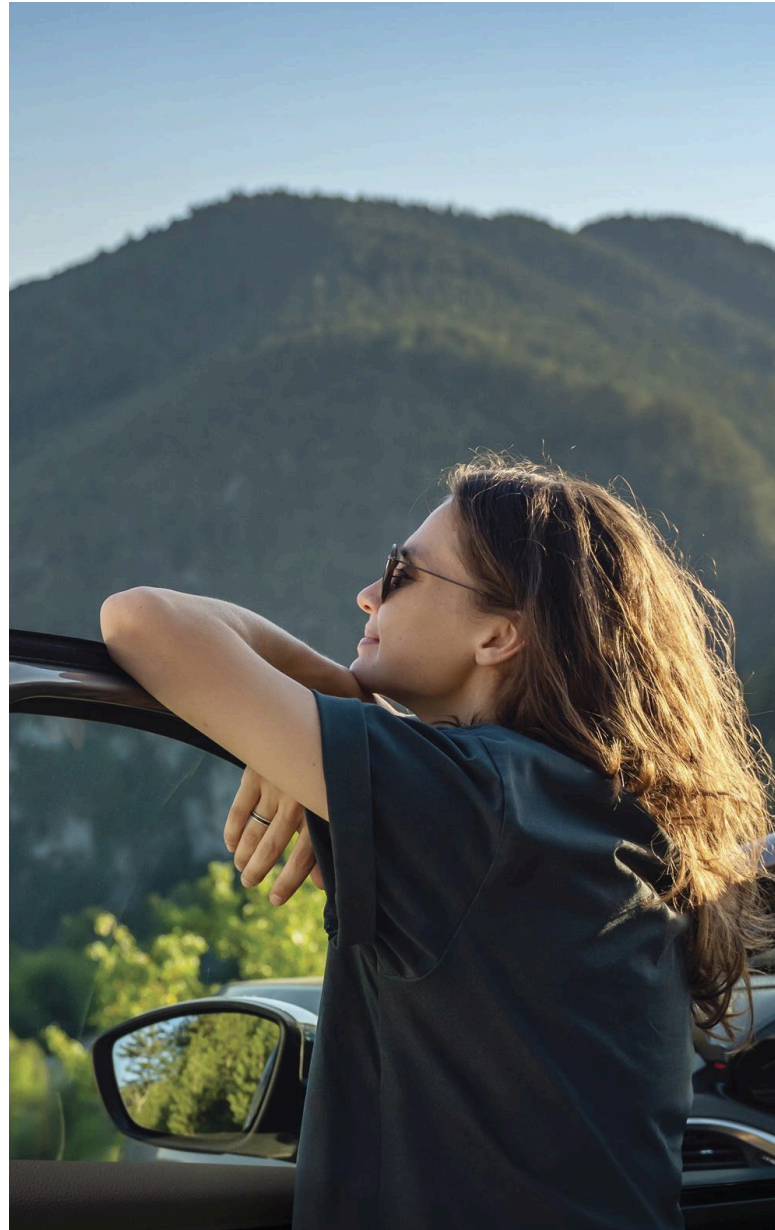
Registration

Your vehicle is registered in your name, and it's your responsibility to ensure your vehicle is always registered and roadworthy. When you receive your renewal notice from your state or territory's authority, please verify that all your details are correct and match your TFM paperwork. If you find any errors, contact us immediately. You don't need to provide TFM with a copy of your registration renewal notice.

When it's time to renew your registration, we'll pay it 4-5 weeks before your renewal date. You won't need to do anything, and we'll send you an SMS and email to confirm it's paid.

Registration fees are covered by TFM for the duration of your lease term. As the end of your lease approaches, we'll reach out to discuss your options. If you choose not to extend your lease, registration renewal will not be included in your budget. If we don't receive a decision from you, we'll pay your registration 14 days before the renewal date to ensure you're not at risk of driving an unregistered vehicle. Should you then decide to cancel the lease, you'll need to reimburse us for the registration costs.

Please note: If your vehicle is registered in the Northern Territory, please email our team at directpayments@tfal.com.au with the transaction number on your renewal notice each year. This is a requirement of the state authority.



Insurance

TFM Comprehensive Motor Vehicle Insurance

- 1 If you opted for TFM Comprehensive Motor Vehicle Insurance, your insurance is now active. We'll email a Certificate of Insurance the day after your contract is activated, confirming your coverage details. Visit [this link](#) to obtain a copy of the PDS. Please refer to the PDS to explore the features of your insurance.
- 2 TFM Comprehensive Insurance has a common expiry date, so every vehicle insured with us has the same policy number. If you need to make a claim, the claims team will identify you by your vehicle's registration number. The insurance covers the car not the driver, so this covers all licensed drivers when driving this vehicle. There may be additional excesses for young or inexperienced drivers - see the PDS for more information.

To make a claim, please contact Adica:



1800 189 296



fleet@adica.com.au

For all other policy information, check the [Product Disclosure Statement](#) or call us on 1300 888 870.

Self-arranged Comprehensive Motor Vehicle Insurance

It's your responsibility to ensure your vehicle is always comprehensively insured if you choose not to include TFM Comprehensive Insurance. When it's time to renew your insurance, you are required to pay for your policy directly and seek reimbursement.

Before you submit your reimbursement, you'll need to ensure there are sufficient funds in your running cost account. You can view this via the Novated Online Portal or the quarterly statement we provide you. Reimbursement is only available once your insurance budget has built up enough funds to cover the full reimbursement amount.

To seek reimbursement for self-arranged Comprehensive Motor Vehicle Insurance that you've paid for, complete and submit a Vehicle Expense Claim Form [here](#), and we'll reimburse you directly. Please ensure that you provide the policy document with the breakdown of GST and Stamp Duty. If you've not yet paid the invoice, you can request we pay the supplier directly by completing the same form and selecting '**Pay Supplier**'.

Service & Maintenance

How maintenance and tyre servicing works



Booking

We recommend booking your service with your Dealer service centre. When you book in, inform the service provider that Toyota Fleet Management takes care of your vehicle's servicing under a novated lease.



Approval

Your maintenance or tyre service provider will contact TFM for approval of the planned work, provided you have sufficient funds in your service and management budget.



Payment

When the service is done, the service provider will invoice TFM directly. You do not need to pay the service provider as the cost for the work is charged against your novated lease budget.

However, if you use a provider outside the TFM network, you will need to pay them directly. To claim reimbursement, make sure you obtain a copy of your tax invoice paid in full. Please check your service and management budget via the [Novated Online Portal](#) or your account statement to ensure there are sufficient funds to cover the service costs. Contact TFM if you need to change your lease budget. **See the Reimbursements section for more information on how to claim back this cost.**

Tyres

When your car needs replacement tyres, puncture repairs or other tyre services, just contact one of our approved tyre outlets. We recommend replacement tyres of the same make and specification as those fitted when your vehicle was manufactured. All tyres must be a like-for-like replacement.

BRIDGESTONE



mycar
Tyre & Auto

GOODYEAR

Managing Your Lease

Deductions

Your deductions should begin on your next available pay period after your contract activation (depending on cut-off dates, this may be your next pay run). If your deductions don't appear by then, please contact us on 1300 888 870. It's up to you to alert us if your deductions haven't started.

Statements

You will receive a Quarterly Statement via email. You can use it to review how you're tracking with your lease's budgeted vs actual expenditure.

Change of circumstances

We understand that life doesn't always go to plan, and we're here to help. Please contact us right away if you experience any changes to your employment or life circumstances, such as:

- Parental leave
- Unpaid leave
- Change of pay period (i.e. monthly to fortnightly)
- Termination of employment
- Redundancy
- Rotation between business units
- Financial hardship

It is important you update us with any changes that may affect your novated lease deductions, especially if your lease is on a Battery Electric Vehicle (BEV) or Plug-in Hybrid Electric Vehicle (PHEV), as certain situations may warrant the removal of your FBT Exemption.



Managing Your Lease

Lease variation

If your driving patterns change or the average budget estimated for services falls short, it's important to adjust your lease.

TFM will provide you with a variation quote. Once you accept it, your employer will be notified and updated lease deductions will follow.



You can reach out to our team at novatedvariations@tfal.com.au and they'll guide you through the process.



Reimbursements

It's always best to use one of our preferred providers where you can – it's quicker, simpler, and means you don't need to worry about reimbursements or submitting claims.

What can be reimbursed?

Reimbursements are available – provided there are sufficient funds in the associated budget – when you need to use external providers for:

- **Fuel/charging**
- **Maintenance/servicing**
- **Tyres**
- **Insurance**
- **Carwash**

Expenses for tolls, fines and parking costs are not eligible for reimbursements.

Submitting reimbursements

Where you've paid for an expense upfront, please complete a Vehicle Expense Claim Form [here](#) and submit it along with your tax invoice(s).

For reimbursements of self-arranged vehicle insurance, please ensure you provide the policy document with the breakdown of GST and Stamp Duty.

EV charging reimbursements

The methods for claiming reimbursements for EV charging depend on how you've charged, the type of vehicle you have and what's included in your lease:



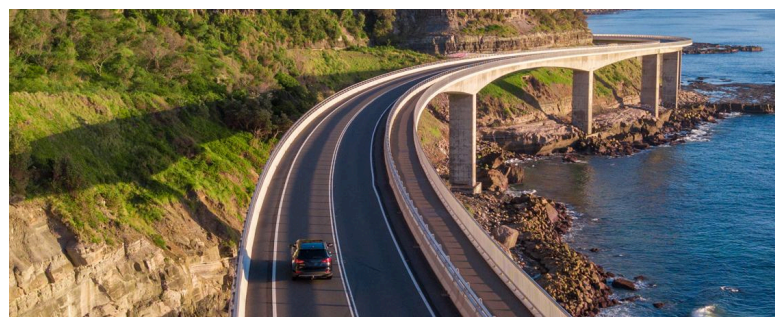
Home charging

If you have a Battery Electric Vehicle (BEV), you can claim your home charging reimbursement for the previous FBT year by completing and submitting the Vehicle Expense Claim Form [here](#) on 1 April each year. You will need to attach proof of your odometer reading for the year on 31 March, along with an electricity bill.



Charging station:

Simply complete and submit a Vehicle Expense Claim Form [here](#), attaching all your tax invoices from charging your vehicle. You can submit up to four reimbursement claims per year.



The End of Your Lease

Before your novated lease comes to an end, we'll get in touch with you to discuss what you want to do next. You have four options to choose from:



Get a new vehicle

Feel like upgrading to something new? Explore pricing options with our novated lease calculator, or contact us directly.



Extend your novated lease

If you're happy with your current vehicle, you can extend the lease for an additional term that suits you. We'll be in touch with information as you approach the end of your lease.



Keep your vehicle and end your novated lease

You can pay the residual value of your novated lease and you'll own the vehicle outright. Contact our team to find out the amount left to payout your lease.



Return your vehicle and end your novated lease

You can return your vehicle to TFM and end your novated lease. You may be liable for any shortfall between the vehicle residual value, GST, the sale price and disposal costs associated with selling the vehicle. This may result in either an over payment to be returned to you or a balance to be paid to TFM.

Contact



TFM Roadside Assist

1800 817 683



Windscreens & Glass

131 616



Service, Maintenance & Tyres Authorisation

1300 888 871



TFM Novated

1300 888 870



TFM Comprehensive Motor Vehicle Insurance claims

1800 189 296



Novated Online Portal

NOVATEDONLINE.COM.AU

Novated Leasing is a product of TFM. TFM is Toyota Fleet Management, a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence

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