



COMPLIANCE FACT SHEET

Compliance Management

Toyota Financial Services (TFS) has implemented a robust Compliance Management System (CMS) to help ensure compliance with federal, state and local laws and regulations, including consumer protection regulations and Fair Lending Laws. TFS designed the CMS to meet or exceed legal and regulatory requirements, federal and state agency guidance, and TFS' high standards of consumer and customer service and support.

TFS believes that compliance is the responsibility of every team member and the company continuously supports and advocates a culture of compliance. Elements of TFS' CMS include:

- Policies and procedures, ongoing team member training, complaint management, risk assessments, issue tracking and remediation, periodic testing and regular monitoring
- Oversight of the CMS by a Chief Compliance Officer
- A governance and reporting structure that includes a Board-level Compliance Oversight Committee and two internal committees, the Management Committee and Enterprise Risk Committee
- Oversight of fair lending compliance by a Fair Lending Office