

Questions & Answers

What is this settlement about?

The Consumer Financial Protection Bureau and the U.S. Department of Justice claimed that Toyota Motor Credit Corporation's dealer compensation policies resulted in African-American, Asian, and Pacific Islander buyers paying higher interest rates than non-Hispanic White buyers, without regard to creditworthiness. Toyota Motor Credit Corporation neither admits nor denies these claims, but voluntarily agreed to pay up to \$21.9 million to repay eligible buyers.

For additional information about this settlement, visit www.TMCCSettlement.com.

Where can I learn more?

Visit www.TMCCSettlement.com to learn more about the settlement.

You can also visit the CFPB website at:

- www.ConsumerFinance.gov

You can also visit the DOJ website at:

- www.Justice.gov

Who is included in the settlement?

To be eligible for a settlement fund payment:

- A buyer must have gotten an auto loan to buy a vehicle financed by Toyota Motor Credit Corporation between January 1, 2011, and August 1, 2016.
- At least one buyer on the contract must be African-American, Black, Asian, Native Hawaiian, or other Pacific Islander.
- The buyer(s) must also have been identified by the Government as having been overcharged by Toyota Motor Credit Corporation.

You do not need to have an open account with Toyota Motor Credit Corporation to be eligible for a payment. It does not matter whether your account went into default or your vehicle was repossessed.

What do I do next?

If you want to take part in the settlement, you must sign, date, and return the attached Buyer Participation Form by MAY 8, 2018.

You can return the form by mailing it in the enclosed prepaid envelope. You can also:

- Complete the form online by visiting www.TMCCSettlement.com;
- Scan the form and email it to info@TMCCSettlement.com; or
- Fax it to 1-844-840-0630.

Remember:

- You do not have to take part in this settlement.
- You do not need to currently have an open account with Toyota Motor Credit Corporation.
- It does not matter whether your account went into default or your vehicle was repossessed.
- You do not need to hire a lawyer or use a claims filing service in order to take part. However, you are free to consult a lawyer of your choice, at your own cost, to discuss whether to take part and to obtain more information on how the settlement might affect you financially.
- Having a lawyer will not cause you to receive your payment more quickly or increase the amount of your payment.

Questions? Call 1-844-778-5953 or email info@TMCCSettlement.com

Translations into Chinese, Vietnamese, Korean, and Tagalog available
by calling toll-free 1-844-778-5953.

翻译成中文可以索取。

한국에 따라 제공 요청으로 번역.

Bản dịch vào Việt Nam có sẵn theo yêu cầu.

Mga Pagsasalin sa Tagalog Available kapag binanggit ang.

If eligible, how much will I be paid?

The first page of the letter in your Buyer Participation Buyer Packet shows the estimated minimum payment that you will receive if you are eligible. Your final payment may be larger. When final payment amounts have been determined, you will get a check for the final payment amount.

Who is the Toyota Motor Credit Corporation Settlement Administrator? Why is the Administrator contacting me?

Toyota Motor Credit Corporation is administering this settlement through Epiq Systems. The Toyota Motor Credit Corporation Settlement Administrator will contact eligible buyers and distribute payments. The Toyota Motor Credit Corporation Settlement Administrator can be reached at P.O. Box 3775, Portland, OR 97208-3775.

The Toyota Motor Credit Corporation Settlement Administrator's activities will be overseen by the Government. Toyota Motor Credit Corporation is paying all of the Toyota Motor Credit Corporation Settlement Administrator's costs and expenses.

Do I need to pay to participate in the settlement?

No. There is no fee to take part in the settlement. Any mailings or phone calls that tell you to pay to take part in the settlement are a scam. Any person claiming to be related to the settlement other than from the Toyota Motor Credit Corporation Settlement Administrator, Toyota, Toyota Motor Credit Corporation, the CFPB, the DOJ, or your local U.S. Attorney's Office is a scam. You should immediately report any possible scams related to this settlement to the Toyota Motor Credit Corporation Settlement Administrator at 1-844-778-5953 or email info@TMCCSettlement.com.

How will the settlement handle accounts with multiple buyers?

If there are co-buyers on the same account, each co-buyer must sign and return a separate Buyer Participation Form in order to receive payment.

Each co-buyer can choose to take part in the settlement even if the other does not. If there are two eligible buyers on the account, each person is only entitled to receive one-half of the money due on that account.

The Toyota Motor Credit Corporation Settlement Administrator and the Government will not mediate disputes between co-buyers on whether to sign the Buyer Participation Forms or the amount of payment each co-buyer may receive.

What if a buyer has died or is no longer competent to handle his or her own affairs?

If a buyer has died or is no longer competent to handle his or her own affairs, the amount that the buyer is eligible to receive may go to his or her estate or to the agent in charge of the buyer's financial affairs. Please call the Toyota Motor Credit Corporation Settlement Administrator at 1-844-778-5953 for special instructions.

What if I filed for bankruptcy after buying the car associated with my eligible Toyota Motor Credit Corporation account(s)?

If you or your co-buyer filed for bankruptcy after buying the car associated with your eligible Toyota Motor Credit Corporation account, the settlement payment may affect the bankruptcy. This could happen even if that bankruptcy case has been closed. You should contact the attorney who represented you or your co-buyer in the bankruptcy proceeding to discuss whether the money you are eligible to receive may be an asset of the bankruptcy estate. If you or your co-buyer did not file the bankruptcy petition with an attorney and you still do not have one, you should tell the trustee who was assigned to the bankruptcy case that you are eligible to receive money as a result of this settlement.

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I no longer live at the address associated with this account. Can I still participate in the settlement?

Yes. You may participate in the settlement regardless of where you currently live.

I no longer own the car associated with the Toyota Motor Credit Corporation account. Can I still participate in the settlement?

Yes. You may participate in the settlement whether you still own the car associated with the account or not.

Whom do I contact for more information about this settlement?

The Toyota Motor Credit Corporation Settlement Administrator should be able to answer your questions about this settlement. To contact the Toyota Motor Credit Corporation Settlement Administrator, visit www.TMCCSettlement.com, call 1-844-778-5953, or send an email to info@TMCCSettlement.com. If the Toyota Motor Credit Corporation Settlement Administrator cannot answer your question, the Administrator will consult with the Consumer Financial Protection Bureau or the U.S. Department of Justice, which may contact you directly.

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