

LEXUS FINANCIAL SERVICES



## LEXUS LEASE-END GUIDE

COMMITTED  
TO  
SERVING  
YOU



From the moment you begin to consider your lease-end options, we are with you every step of the way. Whatever option you choose, we want to help make the transition easy and convenient. We thank you for putting your trust in Lexus Financial Services (LFS). We value your business and look forward to supporting your future vehicle finance and mobility needs.

As a loyal Lexus Financial Services (LFS) customer, we will automatically waive your disposition fee if:

- You lease or finance<sup>1</sup> your next new or Certified Used Lexus or Toyota through LFS or Toyota Financial Services (TFS) at your participating dealer within 30 days of your vehicle return. OR;
- You've had three or more lease or finance contracts with LFS or TFS.<sup>1</sup>
- A disposition fee, if allowed by state law, may be required at lease end. Please review your lease agreement.

<sup>1</sup> Available for qualified applicants on approved credit through Lexus Financial Services at your participating dealer. Not all customers will qualify. The lease or purchase must be finalized no earlier than 31 days prior to or no later than 90 days following the earlier of your account maturity date or the date you return/ground your leased vehicle. We will proactively attempt to waive or credit your account within 30 days of your purchase/lease. If the fee is not waived during this time period, contact us at (800) 286-0653.

## OPTION

# 1

### **TURN IN YOUR VEHICLE AND PURCHASE OR LEASE A NEW LEXUS<sup>2</sup>**

Get a newer model of what you're already driving or try a completely different Lexus – it's up to you.

- Explore new models online at [lexus.com](http://lexus.com)
- Schedule a test drive at your local dealership
- Plan to have your disposition fee waived as a returning guest<sup>2,3</sup>

## OPTION

# 2

### **RETURN YOUR CURRENT LEXUS**

Not interested in another Lexus? Return your vehicle to a Lexus or Toyota dealership<sup>4</sup> by lease-end. Your originating dealer is required to process the vehicle return. Most Lexus and Toyota dealers will process a return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.

- Ensure all contracted payments and miscellaneous fees, including the disposition fee, any applicable taxes are paid to LFS

## OPTION

# 3

### **PURCHASE THE VEHICLE YOU'RE CURRENTLY DRIVING**

Get a payoff quote by logging into your LFS online account or contacting LFS at (800) 286-0653. If you need financing, you can head straight to your dealer for help.

## **LEXUS FINANCIAL SERVICES**

### **RESEARCH OPTIONS**

**PARTNER WITH YOUR  
DEALER TO DECIDE  
WHAT WORKS  
FOR YOU**

<sup>2</sup> Leasing a new Lexus or financing the purchase of your current Lexus are on approved credit through Lexus Financial Services at your participating dealer. Not all applicants will qualify. Additional options are available. See your Lexus dealer for details.

<sup>3</sup> Disposition fee will be automatically waived if:

- You choose to lease or finance your next new or Certified Used Lexus or Toyota through LFS or TFS at your participating dealer. OR;

- You've had three or more lease or finance contracts with LFS or TFS.

- A disposition fee, if allowed by state law, may be required at lease end. Please review your lease agreement.

<sup>4</sup> The vehicle must be returned to an authorized Lexus or Toyota dealer. If you return the vehicle to a third-party dealership, this is an unauthorized vehicle return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Lexus or Toyota dealer.

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<sup>5</sup> Courtesy pre-inspection available to lease customers that do not reside in Hawaii or whose leases did not originate in New Hampshire or Wisconsin.

<sup>6</sup> Courtesy pre-inspection is to inform you of the vehicle's condition and provide you with an opportunity to make repairs prior to turning it in.

<sup>7</sup> Under certain circumstances, Lexus Financial Services does not charge its lease customers for excess wear and use damage. All charges may be subject to sales tax.

SCHEDULE A COURTESY VEHICLE INSPECTION

In preparation for lease-end, we recommend you take advantage of a courtesy pre-inspection<sup>6</sup>. You can contact your originating dealer or any Lexus dealer to determine if they can conduct a courtesy pre-inspection. We recommend completing this within 60 days before your return.

INFORMATIVE

- Knowing the condition of your vehicle before the end of your lease allows you to make well-informed decisions
- Discussing the vehicle condition with your dealer may be beneficial in helping make your lease-end decision

THOROUGH

- Detailed condition reports, itemizing any estimated excess wear and use fees, are available immediately after the inspection. You can discuss the inspection report with the dealer and access it via the Document Center on our mobile app or at [lexusfinancial.com](https://lexusfinancial.com)

EXCESS WEAR AND USE (EWU)\*

For leases prior to January 27, 2026	For leases after January 27, 2026
<p>Damage that is beyond normal wear and use is considered excessive.</p> <ul style="list-style-type: none"><li>• Excess wear and use charges may be waived if the customer has an EWU product.</li></ul>	<p>Damage that is beyond normal wear and use is considered excessive.</p> <ul style="list-style-type: none"><li>• We will waive excess wear and use charges (excluding missing equipment, parts, and accessories, like missing keys and remote entry devices) up to a maximum of \$500. Refer to your lease agreement for details.</li></ul>

## RETURN YOUR CURRENT LEXUS<sup>8</sup>

- Schedule a turn-in appointment with your originating dealer:
  - We recommend contacting your originating dealer to schedule your turn-in appointment. Your originating dealer is required to process the vehicle return.
  - Most Lexus and Toyota dealers will process a vehicle return even if they did not originate the lease, but we recommend contacting them to confirm and schedule a turn-in appointment.
  - Once your return is confirmed, let us know by selecting “Submit Return Details” on the Return Your Vehicle page under the end of lease options at [lexusfinancial.com](https://lexusfinancial.com)
  - The vehicle must be returned to an authorized Lexus or Toyota dealer. If you return the vehicle to a third-party dealership, this is an unauthorized return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Lexus or Toyota dealer.
- Bring all sets of keys and original equipment.
- The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records. Capture the name of dealer associate that helped with the return.
- Visit [lexusfinancial.com](https://lexusfinancial.com) to ensure all contracted payments and miscellaneous fees, including the disposition fee, are paid to LFS and cancel any electronic payments you may have set up with your bank.
- Contact your local DMV to find out if your state requires license plates to be returned at lease-end.

## LEASE A NEW LEXUS<sup>8</sup>

- Follow the steps to return your current Lexus
- Pick out your new Lexus
- Your disposition fee will be waived for being a loyal guest

## PURCHASE YOUR CURRENT LEXUS<sup>8</sup>

- Finance your Lexus:
  - Contact your originating dealer and arrange for financing through the dealer and LFS
- Purchase your Lexus:
  - Visit [lexusfinancial.com](https://lexusfinancial.com) for account information
  - Call us at (800) 286-0653 to obtain current payoff amount, mailing address, and necessary sale documents
  - Mail payment and necessary documentation<sup>9</sup>

## LEXUS FINANCIAL SERVICES



GO  
FINALIZE  
CARRY OUT  
YOUR  
NEXT STEPS

<sup>8</sup> Options are available for qualified applicants on approved credit through Lexus Financial Services at your participating dealer. Additional options are available. See your Lexus Dealer for details.

<sup>9</sup> Some states require that you purchase your lease vehicle through your dealer. Please contact LFS at (800) 286-0653 for more information.

## LEXUS LEASE-END GUIDE

### EXCESSIVE WEAR AND USE EXAMPLES<sup>10</sup>



<sup>10</sup> This is intended as general guidance only. State law and the terms of your lease may vary your rights and obligations regarding excess wear and use and mileage. Please refer to your lease agreement for a description of your rights and obligations upon termination of your lease. Lexus Financial Services may change its wear and use standards at any time, consistent with the terms of your lease agreement.

If you're not sure if you need an inspection, take a look at some of the items that may be considered excessive wear and use:

#### PAINT AND BODY

- A single dent greater than the size of a credit card
- Previous repairs performed poorly or unrepaired collision damage
- Any holes in exterior panels (bumpers, door panels, etc.)

#### TIRES, WHEELS, AND WHEEL COVERS

- Tires with exposed cords or sidewall damage
- Tires or wheels that do not meet manufacturer's guidelines for safe operation
- Missing or damaged wheel covers
- Wheel gouges, scratches, dents, or cracks greater than the size of a credit card

**GLASS AND LIGHTS**

- Windshield cracks, stars, or bullseye
- Damaged, broken, or poorly installed glass
- Bent, broken or missing lights, turn signals, mirrors, or lamps

**SEAT AND TRIM**

- A single cut, tear, burn, or stain greater than the size of a credit card

**EQUIPMENT, PARTS, AND ACCESSORIES**

- Missing keys/remotes
- Missing parts or accessories (shifter knobs, head rests, tonneau/cargo cover, etc.)
- Inoperative, malfunctioning, or broken parts or equipment
- Any modifications not on the vehicle at lease inception

**WE'RE HERE  
TO MAKE  
LEASE-END  
SIMPLE**

**OPEN THE CAMERA ON  
YOUR SMARTPHONE AND  
SCAN THE QR CODE**



## LEXUS LEASE-END CHECKLIST

### WHAT DO I NEED TO DO TO RETURN MY VEHICLE?

<sup>11</sup> The vehicle must be returned to an authorized Lexus or Toyota dealer. If you return the vehicle to a third-party dealership, this is an unauthorized return and you remain responsible for all obligations under the lease agreement until we receive the payoff funds and all required documentation, or the vehicle is delivered to a Lexus or Toyota dealer.

### BEFORE YOUR RETURN

- ☐ Schedule your courtesy pre-inspection<sup>5</sup> within 60 days before your return. Contact your originating dealer or any Lexus dealer to determine if they can conduct a courtesy pre-inspection.<sup>1</sup>
- ☐ Your originating dealer is required to accept your return vehicle. If you are unable to return to your original dealer, contact your local Lexus or Toyota dealer to schedule a turn-in appointment. Most Lexus and Toyota dealers will process a return even if they did not originate the lease, but we recommend contacting them to confirm.<sup>11</sup>
- ☐ Ensure all contracted payments and miscellaneous fees are paid to LFS.
- ☐ Call your local DMV to find out if your state requires license plates to be returned at lease-end.



**DURING YOUR PRE-INSPECTION AND RETURN**

Bring the following to your appointments:

- ☐ Toolkit and spare tire, if applicable.
- ☐ All sets of keys (masters/remotes/valet), if applicable.
- ☐ Any original equipment on your vehicle at lease inception (radio, headrests, 3rd row seat, tonneau/cargo cover, etc.).
- ☐ The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records. Capture the name of dealer associate that helped with the return.



## LEXUS LEASE-END CHECKLIST

### WHAT HAPPENS WHEN I RETURN MY VEHICLE?



#### AT THE DEALERSHIP

- ☐ Confirm the dealership will accept the return.
- ☐ The dealership will complete a final inspection at your return appointment, and ask you to sign the odometer disclosure statement, and provide you with a copy of it for your records. Capture the name of dealer associate that helped with the return.
- ☐ Dealer will complete an inspection of the vehicle at the time of return or within a few days.

<sup>12</sup> Available to Lexus Financial Services lease customers that do not reside in Hawaii or whose leases did not originate in New Hampshire or Wisconsin.

## AFTER RETURN

- ☐ To minimize any potential delays processing your lease return, you can notify us of your return by logging onto **lexusfinancial.com** or your **Lexus Financial Services App** and follow the return your vehicle prompts. You can also notify us by telephone at **(800) 286-0653** using our automated system or speaking with a live agent.
- ☐ LFS will send you your final invoice by mail 60 to 120 days after your vehicle is returned. It will detail any excess wear and use fees, excess mileage, miscellaneous charges, unpaid payments, late fees, and applicable taxes.
- ☐ Immediately cancel any electronic payments you may have set up with your bank.
- ☐ If you had a security deposit, it will be returned to your home address via check. It will be used to first pay any lease-end invoice charges, if applicable.

IF YOU HAVE  
ANY QUESTIONS,  
CONTACT LFS AT  
**(800) 286-0653**

<sup>13</sup> Under certain circumstances, Lexus Financial Services does not charge its lease customers for excess wear and use damage.

**LEXUS LEASE-END GUIDE  
AND CHECKLIST**



We appreciate your business and are committed to simplifying your lease-end process. That's why we created checklists and guidelines to help walk you through each step of the way.

**lexusfinancial.com**

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