Modern Slavery Statement

September 2026

TOYOTA
FINANCE
AUSTRALIA

ABOUT THIS STATEMENT

This joint Statement has been prepared in accordance with Section 14 of the *Modern Slavery Act 2018* (Cth) ("MSA") and outlines the steps Toyota Finance Australia Limited ("TFAL") has taken to assess and address the risks of modern slavery in its operations and supply chains during the financial year ending 31 March 2026.

The Australian Alliance Automotive Finance Pty Limited ("AAAF"), incorporated in New South Wales, is a subsidiary of TFAL and is included within the scope of this Modern Slavery Statement ("Statement"), along with other TFAL subsidiary entities, cited on page 3.

For the purposes of this Statement, references to TFAL include AAAF and other TFAL entities within the scope of the Statement, unless otherwise specified.

Consultation

This Statement has been prepared by TFAL on its own behalf, and on behalf of AAAF, its wholly owned subsidiary. In preparing this Statement, TFAL consulted with business units and corporate functions across its operations, to ensure that modern slavery risks, actions and outcomes were appropriately considered across the reporting entities.

The matters contained in this Statement have been considered and approved by the Board of TFAL. TFAL's modern slavery risk management framework is subject to ongoing oversight and operational monitoring by the Procurement function, in collaboration with the Risk, Legal, People & Culture and Compliance functions.

Acknowledgement of Country

TFAL acknowledges the Traditional Owners and Custodians of lands throughout Australia. We pay our respects to Elders past and present, and the continuation of cultural, spiritual and educational practices of Aboriginal and Torres Strait Islander Peoples.

Cross Reference Table

For guidance, the following table cross-references sections of this Statement with the mandatory reporting criteria prescribed in section 16(1) of the *Modern Slavery Act 2018* (Cth):

Modern Slavery Act 2018 (Cth) (s16(1)) Mandatory Reporting Criteria Reference Table	Page
a) Describe the process of consultation with any entities that the reporting entity owns or controls	1
b) Identify the reporting entity	3
c) Describe the structure, operations and supply chains of the reporting entity	4–5
d) Describe the risks of modern slavery practices in the operations and supply chains of the reporting entity	6
e) Describe the actions taken by the reporting entity to assess and address modern slavery risks	8
f) Describe how the reporting entity assesses the effectiveness of such actions	10
g) Include any other information considered relevant	11

Feedback

We value your feedback. For all enquiries, please contact our PR team at mediaenquiries@tfal.com.au

INTRODUCTION

We recognise the important role we play as an organisation in creating a world free of modern slavery. Management of modern slavery risks across our operations and supply chains remains a key priority for TFAL in FY26.

We expect our employees, business partners, suppliers, contractors and agents to also recognise the role they play in helping TFAL prevent modern slavery throughout our operations and supply chains. These expectations are embedded in our company policies and Code of Conduct.

Our Key Achievements During FY26

Continued our due diligence supplier risk screening

Rolled out the Global Supplier Risk Management Policy

Implemented supplier residual risk assessments & risk management plans

Modern slavery presents a complex risk that requires ongoing vigilance across business operations and supply chains. At TFAL, we recognise our responsibility to identify, assess and address these risks, and we are committed to embedding responsible business practices throughout our organisation.

During FY26, we continued to enhance our modern slavery framework by integrating modern slavery risk considerations into our governance, procurement and operational processes. While we are pleased with the progress made, we recognise that effectively managing these risks requires continuous focus and improvement. We remain committed to strengthening our capability and evolving our approach as our business and risk environment continue to develop.

This Statement, for the financial year ending 31 March 2026, is a joint Statement prepared pursuant to Section 14 of the MSA and constitutes Toyota Finance Australia's Modern Slavery Statement.

The Statement has been approved by the principal governing body, the Board of Directors of TFAL.

Evan Tsirogiannis
CEO and President
Toyota Finance Australia Limited

Board Approval Date
3 September 2026

IDENTIFYING THE REPORTING ENTITY

Toyota Finance Australia Limited is limited by shares, incorporated and domiciled in Australia on 18 June 1982. TFAL's registered office is located at Level 7, 225 George Street, Grosvenor Place, Sydney, NSW, 2000.

TFAL is a wholly owned subsidiary of Toyota Financial Services Corporation ("TFSC"), which is a wholly owned subsidiary of the ultimate parent entity, Toyota Motor Corporation, a publicly listed company in Japan.

TFAL wholly owns or controls the following entities:

- The Trustee for Southern Cross Toyota 2009-1 Trust
- The Trustee for King Koala TFA 2012-1 Trust
- Toyota Mobility 2025 Trust
- Australian Alliance Automotive Finance Pty Limited ("AAAF")

TFAL also has an investment of 45.45% in an associated company, Toyota Finance New Zealand Limited ("TFNZ"), incorporated in New Zealand. The remaining 54.55% shareholding is held by TFSC.

TFAL does not have a controlling interest in TFNZ, and assessment of modern slavery risk within the structure, operations and supply chain of TFNZ is not covered by the TFAL modern slavery risk management program.

OUR STRUCTURE AND OPERATIONS

The principal activities of TFAL are:

- to finance the acquisition of motor vehicles by retail and commercial customers, by way of consumer and commercial loans;
- to provide bailment facilities and commercial loans to motor dealers;
- to provide vehicle finance (by way of loans, term purchases, finance leases or operating leases) and fleet management services to corporate customers and government bodies;
- as an agent, sell retail and commercial insurance policies that are underwritten by third-party insurers; and
- to provide car sharing services.

TFAL operates as three business segments across Australia:

Retail + Wholesale

Providing loans and leases to personal and commercial customers, including wholesale finance, which comprises loans and bailment finance to motor vehicle dealerships.

Fleet

Comprising loans and leases to small businesses and fleet customers, consisting of medium to large commercial clients and government bodies.

Carshare

Short-term provision of vehicles through subscription, carshare and car rental services.

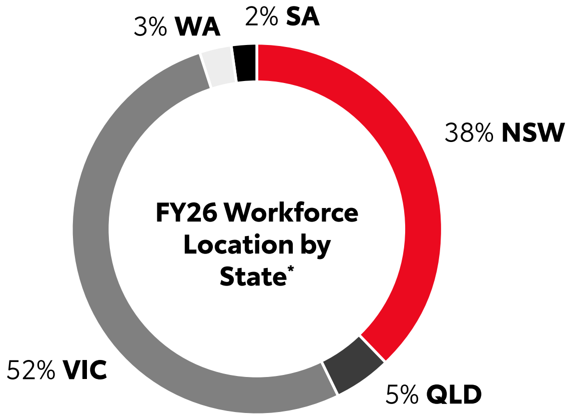
Our Values

Nemawashi is a core part of our operating culture. It reflects our commitment to respect for people and the importance of building shared understanding to achieve consensus when implementing process changes.

At TFAL, this approach supports more thoughtful, inclusive decision-making across our operations and stakeholder relationships, particularly when addressing complex issues such as modern slavery risk.

Our People

Our workforce is predominantly located across our NSW and Victorian operations.



*Workforce numbers reported on a full-time equivalent basis.

OUR PEOPLE AND SUPPLY CHAINS

1,110
WORKFORCE

Workforce numbers are reported on a full-time equivalent basis.

$143.7M
FY26 SPEND

Information technology and communication services accounted for more than 60% of our supplier expenditure. Spend categories are shown in the graph below.

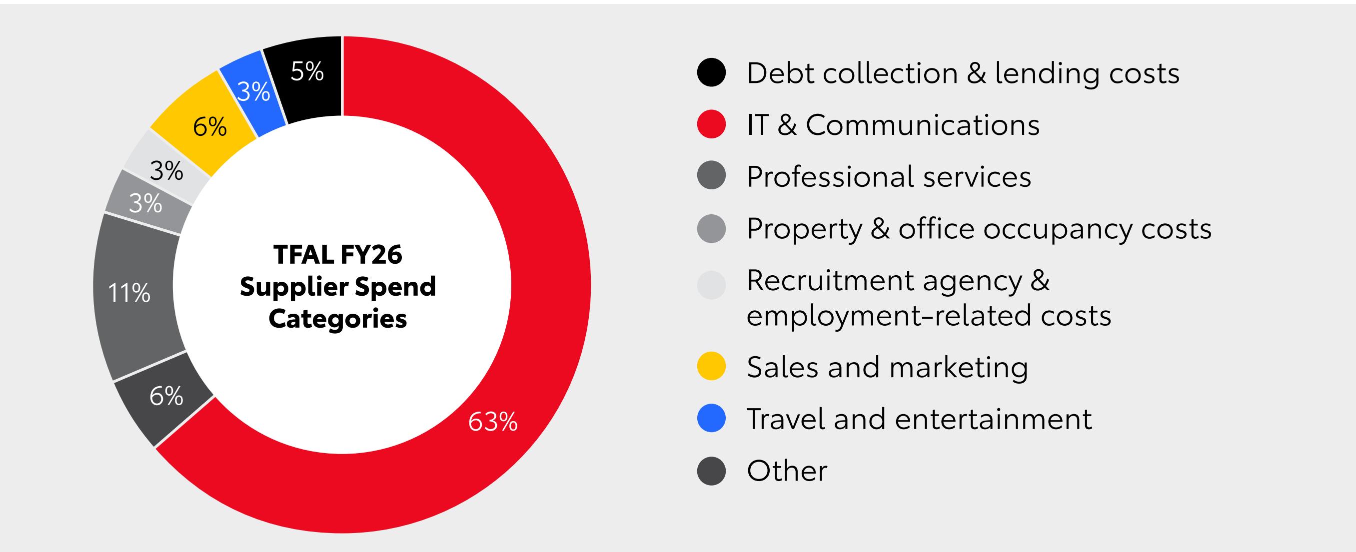
982
SUPPLIERS

The majority of our supply chain is domestic.[1]

Change in supply chain reporting methodology

In FY25 and prior reporting periods, TFAL's reported supplier expenditure included purchases associated with vehicle asset financing across customer financing and fleet products. During FY26, TFAL reviewed its reporting methodology and excluded this expenditure to provide a clearer representation of supplier spend managed and controlled by TFAL procurement activities.

This change reflects an update to the methodology used to report supplier expenditure, and does not represent a reduction in the scope of TFAL's modern slavery risk assessment.



TFAL's top three supplier spend categories are:

IT & Communications (63%)

Professional Services (11%)

Sales & Marketing (6%)

1. 98% of our suppliers are registered with an ABN, however TFAL recognises that some of these suppliers will have operations and related entities based outside of Australia, as well as supply chains that extend beyond the Australian market.

MAPPING POTENTIAL MODERN SLAVERY RISKS ACROSS TFAL'S VALUE CHAIN

To inform our risk management approach, we have mapped our business segments against the *UN Guiding Principles 'Continuum of Involvement' (UNGPs)*[1] and cited key risk mitigation controls in place.

TFAL Business Segment	Nature of Operations	Cause	Contribute	Directly Linked	TFAL Modern Slavery Risk Mitigation Activities
Retail + Wholesale	Retail finance: provides loans and leases to personal and commercial customers. Wholesale finance: provides loans and bailment to motor vehicle dealerships.	Exploiting employees / contingent workers in loan processing centres through excessive working hours, or other coercive practices.	Contract terms with an IT provider, combined with the provider's own conduct, contribute to labour rights violations experienced by its workforce and subcontracted supply chain.	Procuring IT hardware and equipment (e.g. laptops, servers, data centre equipment) whose manufacturing supply chains involve labour exploitation practices in raw material extraction or component manufacture, unknown to TFAL.	**Supply chain risk intelligence platform assessment** **Supplier residual risk assessment and questionnaires** **Modern slavery reporting and investigations program** **Governance - Board program oversight and policies** **Supplier contract clauses** **Awareness training**
Fleet	Provides loans and leases to small businesses and fleet customers, consisting of medium to large commercial clients and government bodies.	Engaging in-tenancy office cleaning and security contractors who use temporary migrant / casual labour and exploitative work practices.			
Carshare	Short-term provision of vehicles through subscription carshare and car rental services.	Using exploitative labour practices on temporary migrant labour (e.g. underpayment, wage theft, excessive overtime) for vehicle cleaning, maintenance, or other services relating to the vehicle.	Ignoring evidence that subcontractors are using exploited labour to clean or maintain rental vehicles.	Subcontractors and suppliers with forced labour in their operations and supply chains unknown to TFAL.	

This mapping exercise indicates that TFAL's potential modern slavery exposure varies across its business segments and may arise through its own operations or its relationships with suppliers and subcontractors. The mapping helps TFAL prioritise due diligence and risk management activities.

1. Principle 13 from The UN Guiding Principles of Business and Human Rights – as prescribed at p40 of the Cth Modern Slavery Statement Guidance for Reporting Entities – May 2023.

TFAL Modern Slavery Risk Exposure by Spend Category

TFAL has considered the level of modern slavery risk exposure associated with each of its key spend categories.

The information technology supply chain category is considered to represent one of TFAL's higher modern slavery risk exposures. This reflects the industry's reliance on outsourced services, including software development and contact centre operations, where cost pressure may increase the risk of excessive working hours, labour exploitation or wage underpayment.

To help mitigate these risks, TFAL predominantly sources information technology services from domestic suppliers with strict disclosure requirements for subcontracting. Offshore suppliers represent approximately 2% of TFAL's supplier base, reducing the company's exposure to higher-risk offshore labour practices.

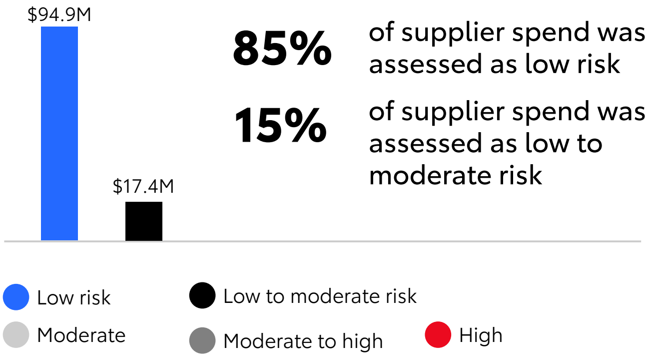
The professional services category is considered to present a comparatively lower level of risk. However, TFAL recognises that risks may arise where suppliers use offshore delivery centres, subcontractors or other third-party workforce arrangements.

TFAL's Supply Chain Risk Profile Summary

TFAL has invested in an enterprise-level supply chain risk intelligence platform with a third-party provider. Further detail on this platform's methodology is set out in the "Actions Taken" section of this Statement.

The graph below shows the outcomes of the modern slavery supplier risk footprint assessment performed in FY26 using this platform, which covered 78% of TFAL's total annual supplier spend.

Toyota Finance Australia:
FY26 Supply Chain Risk Profile Summary



85% of supplier spend was assessed as low risk

15% of supplier spend was assessed as low to moderate risk

ACTIONS TAKEN

Our modern slavery risk mitigation program comprises four key focus areas:

1	2	3	4
GOVERNANCE	RISK ASSESSMENT AND MONITORING	TRAINING AND AWARENESS	REPORTING AND REMEDIATION

1. Governance

Modern Slavery Risk Governance

Governance of TFAL's modern slavery risk management program is overseen by the Board of Directors, which has the ultimate responsibility for oversight of modern slavery risk and approval of the annual Modern Slavery Statement.

Our approach to managing modern slavery risk is supported by a governance framework that includes management oversight, clear policies and standards for our people and business partners, as well as cross-functional engagement across the Procurement, Risk, Legal, People & Culture and Compliance functions.

In FY25, an internal working group was established to support the modern slavery risk management program. During FY26, the working group transitioned into the Supplier Risk Governance Group ("SRGG"), a formal governance forum established under a Terms of Reference. The SRGG provides oversight of, and supports senior management and the Board in the ongoing management of TFAL's supplier risk program, including modern slavery risk.

Policies

We maintain policies and procedures to support the mitigation of modern slavery risk across our operations and supply chains. The policies are reviewed annually and approved by TFAL senior management.

Key policies and procedures include:

- Employee Code of Conduct
- Conduct and Grievance Resolution Procedure
- Whistleblower Policy

We expect employees, contractors, suppliers and business partners to conduct themselves in a manner consistent with our values and applicable policies.

In FY25, TFAL developed a Supplier Code of Conduct ("SCoC") as part of its broader supplier governance framework. To support the effective implementation of the SCoC, TFAL rolled out the Global Supplier Risk Management ("GSRM") Policy and associated risk management processes (refer to Section 2 – Risk Assessment and Monitoring below) in FY26. TFAL will continue to focus on further embedding the SCoC and GSRM Policy across our supply chain and operations in FY27.

2. Risk Assessment and Monitoring

Our risk assessment and monitoring activities comprise supplier risk intelligence and screening, supplier risk assessments and questionnaires, risk management plans, and contractual controls.

Due Diligence

We use an independent third-party supplier risk intelligence platform to support the identification and assessment of modern slavery risks across our supply chain.

During FY26, supplier assessments conducted through the platform covered 78% of TFAL's supplier expenditure.

The risk intelligence platform assigns risk ratings to suppliers using a combination of supplier information and publicly available modern slavery risk data sets. This assessment draws on multiple data sources, including global trade and economic data, as well as country and industry risk indicators. This assessment is complemented by media screening and due diligence checks that identify publicly reported allegations or incidents relevant to modern slavery and other supplier conduct risks.

In FY26, no suppliers were assessed as presenting a high modern slavery risk.

Supplier Risk Assessment Questionnaires and Risk Management Plans

In FY26, TFAL implemented the GSRM Policy, introducing a formal supplier risk assessment framework based on defined inherent risk criteria. Suppliers assessed as presenting a high inherent risk are subject to enhanced due diligence, including a residual risk assessment and supplier risk questionnaire.

The assessment also considers regulatory breaches, court proceedings and other publicly available information relevant to supplier conduct, including labour rights violations. Where control gaps or elevated risks are identified, countermeasures are required to be implemented and documented through supplier-specific risk management plans.

In FY26, risk assessments and risk management plans were completed for 18% of TFAL suppliers identified as having a high inherent risk under the GSRM Policy criteria. All of these high inherent risk suppliers also underwent assessment through TFAL's independent supplier due diligence intelligence platform.

We will continue to progressively expand the application of the GSRM framework as part of the continued maturity of our supplier governance framework.

Contract Management – Modern Slavery Contract Clauses

TFAL's standard Master Services Agreement include contractual provisions that support the management of modern slavery risks. These provisions require suppliers to:

- warrant that none of their directors, officers, employees, agents, representatives, contractors or subcontractors engage in modern slavery;
- maintain appropriate policies and practices to prevent modern slavery;
- comply with any reporting requirements applicable to them; and
- promptly notify TFAL of any actual or suspected modern slavery incidents, complaints or allegations involving their organisation or supply chain.

3. Training and Awareness

We provide a modern slavery training module through our learning and development ("L&D") platform to build awareness of modern slavery risks and support employees in identifying and responding to potential indicators of modern slavery. Completion of the training is monitored through the L&D platform.

The learning module covers three key areas of learning outcomes:

- an understanding of what modern slavery is, where it might arise in supply chains, and how organisations may be unknowingly involved;
- awareness of the consequences and challenges of detecting modern slavery for organisations, and strategies for prevention; and
- awareness of the scope of Australia-wide modern slavery laws, including which entities are covered and key reporting requirements.

4. Reporting and Remediation

Reporting and remediation processes are primarily governed by TFAL's *Conduct and Grievance Resolution Procedure*, and Whistleblower Policy. These set out a process for safely and confidentially raising concerns, including modern slavery and labour rights violations.

Individuals raising concerns who wish to remain anonymous or for other reasons of sensitivity can report via the 'StopLine' platform, an external third-party platform. In addition, in accordance with Toyota's Global 'Speak Up' Policy, modern slavery violations and concerns can also be reported via the Toyota Global platform, called the 'Speak Up' Line.

During the reporting period, TFAL did not receive any reports or identify any confirmed incidents relating to modern slavery.

Effectiveness

We are committed to ensuring that our actions taken to identify, assess and address risks of modern slavery are effective.

The Compliance function performs targeted testing of modern slavery risk management controls for effectiveness every six months. Outcomes of the testing are reported to the Procurement function, and a remediation plan is agreed where any gaps in controls are identified. In FY26, testing performed by the Compliance function of modern slavery risk management controls did not identify any exceptions.

FY26 PROGRESS SCORECARD

The table below is a summary of the key focus areas of the TFAL modern slavery risk management program and progress made during FY26.

Focus Area	Actions	Status
Governance	• Establishment of Supplier Risk Governance Group, under an approved Terms of Reference. • Roll-out of Global Supplier Risk Management Policy. • Board approval of FY26 Modern Slavery Statement.	• Complete • Complete • Complete
Risk Assessment and Monitoring	• Due diligence platform monitoring. • Maintain modern slavery contract clauses in Master Services Agreements. • Supplier residual risk assessment and risk management plan.	• Ongoing • Ongoing • Ongoing
Training	• Continued awareness and uplift of knowledge through modern slavery training modules.	• Ongoing
Reporting and Remediation	• Annual review of reporting policies and procedures – Whistleblower and Conduct and Grievance Resolution Procedure. • Compliance function targeted testing of modern slavery risk controls.	• Complete • Ongoing

Other Relevant Information

In FY27, we will undertake the following actions to further strengthen our modern slavery risk mitigation response:

Expand coverage of supplier residual risk assessments

Enhance supplier due diligence

Strengthen modern slavery awareness