**SUPPLEMENTARY PROSPECTUS DATED 6 JANUARY 2026 TO THE PROSPECTUS DATED 12 SEPTEMBER 2025**

**TOYOTA MOTOR FINANCE (NETHERLANDS) B.V.**
*(a private company incorporated with limited liability under the laws of the Netherlands, with its corporate seat in Amsterdam, the Netherlands)*
and
**TOYOTA CREDIT CANADA INC.**
*(a company incorporated with limited liability under the Canada Business Corporations Act)*
and
**TOYOTA FINANCE AUSTRALIA LIMITED**
*(ABN 48 002 435 181, a company registered in New South Wales and incorporated with limited liability in Australia)*
and
**TOYOTA MOTOR CREDIT CORPORATION**
*(a company incorporated with limited liability in California, United States)*

**€60,000,000,000**

**Euro Medium Term Note Programme**

This Supplementary Prospectus (the "**Supplementary Prospectus**"), to the Prospectus dated 12 September 2025 (the "**Prospectus**") which comprises a base prospectus for the purposes of (i) Regulation (EU) 2017/1129 (as amended, the "**Prospectus Regulation**") and (ii) Regulation (EU) 2017/1129 as it forms part of United Kingdom domestic law by virtue of the European Union (Withdrawal) Act 2018 (the "**UK Prospectus Regulation**") for each of Toyota Motor Finance (Netherlands) B.V. ("**TMF**" and the "**TMF Base Prospectus**", respectively), Toyota Credit Canada Inc. ("**TCCI**" and the "**TCCI Base Prospectus**", respectively), Toyota Finance Australia Limited ("**TFA**" and the "**TFA Base Prospectus**", respectively) and Toyota Motor Credit Corporation ("**TMCC**" and the "**TMCC Base Prospectus**", respectively, and TMF, TCCI, TFA and TMCC together, the "**Issuers**" and each an "**Issuer**"), constitutes a supplementary base prospectus for the purposes of Article 23 of the Prospectus Regulation and also Article 23 of the UK Prospectus Regulation in relation to TFA with respect to the TFA Base Prospectus, and is prepared in connection with the €60,000,000,000 Euro Medium Term Note Programme (the "**Programme**") established by the Issuers.

The purpose of this Supplementary Prospectus is to incorporate by reference TFA's Semi-Annual Report for the six months ended 30 September 2025 into the TFA Base Prospectus.

This Supplementary Prospectus is supplemental to, and should be read in conjunction with, the Prospectus and the Supplementary Prospectuses dated 7 November 2025 and 2 December 2025. Each of the TMF Base Prospectus, the TCCI Base Prospectus, the TFA Base Prospectus and the TMCC Base Prospectus has been supplemented by the Supplementary Prospectuses dated 7 November 2025 and 2 December 2025. Any statement contained in the Prospectus or in a document which is incorporated by reference in the Prospectus shall be deemed to be modified or superseded for the purpose of the Prospectus to the extent that a statement contained in any document which is subsequently incorporated by reference in the Prospectus by way of a supplement (including this Supplementary Prospectus) prepared in accordance with Article 23 of the Prospectus Regulation and Article 23 of the UK Prospectus Regulation modifies or supersedes such earlier statement (whether expressly, by implication or otherwise) and any statement so modified or superseded shall not, except as so modified or superseded, constitute a part of the Prospectus. Terms defined in the Prospectus have the same meaning when used in this Supplementary Prospectus.

This Supplementary Prospectus has been approved by the Central Bank of Ireland, as competent authority under the Prospectus Regulation. The Central Bank of Ireland only approves this Supplementary Prospectus as meeting the standards of completeness, comprehensibility and consistency

imposed by the Prospectus Regulation. Such approval should not be considered as an endorsement of any Issuer, Toyota Motor Corporation ("**TMC**") or Toyota Financial Services Corporation ("**TFS**") or of the quality of the Notes that are the subject of the Prospectus. Investors should make their own assessment as to the suitability of investing in the Notes.

This Supplementary Prospectus has also been approved by the United Kingdom Financial Conduct Authority (the "**FCA**"), as competent authority under the UK Prospectus Regulation. The FCA only approves this Supplementary Prospectus as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation. Such approval should not be considered as an endorsement of any Issuer, TMC or TFS or of the quality of the Notes that are the subject of the Prospectus. Investors should make their own assessment as to the suitability of investing in the Notes.

This Supplementary Prospectus in respect of TFA and the TFA Base Prospectus includes all information contained within this Supplementary Prospectus, together with all documents which are deemed to be incorporated by reference herein.

TFA accepts responsibility for the information contained in this Supplementary Prospectus as described above. TFA confirms that the information contained in this Supplementary Prospectus is, to the best of its knowledge, in accordance with the facts and makes no omission likely to affect its import.

To the extent that there is any inconsistency between (a) any statement in this Supplementary Prospectus or any statement incorporated by reference in the Prospectus by this Supplementary Prospectus; and (b) any other statement in or incorporated by reference in the Prospectus (as previously supplemented from time to time), the statements in (a) above will prevail.

Except as disclosed in this Supplementary Prospectus and the Supplementary Prospectuses dated 7 November 2025 and 2 December 2025, there has been no significant new factor, material mistake or material inaccuracy relating to the information included in the Prospectus which may affect the assessment of Notes issued under the Programme since the publication of the Prospectus.

In accordance with Article 23(2) of the Prospectus Regulation, investors in any Public Offer Jurisdiction (other than the United Kingdom) who have agreed to purchase or subscribe for Notes before this Supplementary Prospectus is published have the right, exercisable before the end of the period of three working days beginning with the working day after the date on which this Supplementary Prospectus was published, to withdraw their acceptances. This right to withdraw will expire by close of business on 9 January 2026. Investors wishing to exercise such right of withdrawal should contact the person with whom they have agreed to purchase or subscribe for the relevant Notes.

In accordance with Article 23(2) of the UK Prospectus Regulation, investors in the United Kingdom who have agreed to purchase or subscribe for Notes before this Supplementary Prospectus is published have the right, exercisable before the end of the period of two working days beginning with the working day after the date on which this Supplementary Prospectus was published, to withdraw their acceptances. This right to withdraw will expire by close of business on 8 January 2026. Investors wishing to exercise such right of withdrawal should contact the person with whom they have agreed to purchase or subscribe for the relevant Notes.

The Dealers have not separately verified the information contained in this Supplementary Prospectus. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by the Dealers as to the accuracy or completeness of the information contained or incorporated by reference in the Prospectus by this Supplementary Prospectus.

The distribution of the Prospectus, this Supplementary Prospectus, any other supplements to the Prospectus and any Final Terms and the offering or sale of the Notes in certain jurisdictions may be restricted by law. Persons into whose possession the Prospectus, this Supplementary Prospectus, any other supplements to the Prospectus or any Final Terms come are required by the Issuers, the Dealers

and the Arranger to inform themselves about and to observe any such restriction. In particular, there are restrictions on the distribution of the Prospectus, this Supplementary Prospectus, any other supplements to the Prospectus, any Final Terms and other information in relation to the Issuers and the Notes, and the offering or sale of Notes in the United States, the European Economic Area, Belgium, Ireland, Italy, the Netherlands, Spain, the United Kingdom, Japan, Canada, Australia, New Zealand, Hong Kong, the People's Republic of China (which for the purposes of Notes issued under the Programme, excludes the Hong Kong Special Administrative Region of the People's Republic of China, the Macau Special Administrative Region of the People's Republic of China and Taiwan), Singapore and Switzerland. For a further description of restrictions on offers, sales and transfers of Notes and distribution of the Prospectus, this Supplementary Prospectus, any other supplements to the Prospectus and any Final Terms, see the "*Subscription and Sale*" section in the Prospectus. The Notes have not been and will not be registered under the U.S. Securities Act of 1933, as amended, and are subject to U.S. tax law requirements. Subject to certain exceptions, Notes may not be offered, sold or delivered within the United States or to U.S. persons.

None of the Prospectus, this Supplementary Prospectus or any other supplements to the Prospectus constitutes an offer of, or an invitation by or on behalf of the Issuers, the Arranger or the Dealers to subscribe for, or purchase, any Notes.

**SEMI-ANNUAL REPORT FOR THE SIX MONTHS ENDED 30 SEPTEMBER 2025: TOYOTA FINANCE AUSTRALIA LIMITED**

On 24 December 2025, TFA published its Semi-Annual Report for the six months ended 30 September 2025 ("**TFA's Semi-Annual Report**") with the Director of the Kanto Local Finance Bureau of the Ministry of Finance of Japan.

TFA's Semi-Annual Report has been published on the website of the London Stock Exchange (https://www.rns-pdf.londonstockexchange.com/rns/8416M_1-2025-12-24.pdf) and filed with the National Storage Mechanism.

TFA's Semi-Annual Report has also been published on TFA's website (https://www.toyota.com.au/%2D/media/project/toyota/toyota/explore/corporate/past%2Dreports/files/20251229_tfal_japanese_semi_annual_report_2025.pdf?rev=a921625d7b9c425cade25aa2b2fe0f57) and filed with the Central Bank of Ireland.

By virtue of this Supplementary Prospectus, TFA's Semi-Annual Report, to the extent such information concerns historical data and commentary thereon (excluding all information incorporated by reference therein either expressly or implicitly) is incorporated by reference in, and forms part of, the TFA Base Prospectus. The English translation of TFA's Semi-Annual Report is an accurate and direct translation of the original Japanese language document.

There has been no significant change in the financial performance or financial position of TFA and its consolidated subsidiaries (considered as a whole) since 30 September 2025, the date of the most recently published financial statements of TFA. There has been no material adverse change in the prospects of TFA since 31 March 2025, the date of the most recently published audited financial statements of TFA.