

Cost Comparison Information – Updated December 2025.

Breakdown Cost: Research conducted Q4 2025. Estimated cost based on cost review conducted by MSE. Original source:

<https://www.moneysavingexpert.com/insurance/car-insurance/breakdown-cover/>

Insurance Cost: Research conducted Q4 2025. Estimated cost based on cost review conducted by WTW. Comparison cost listed to cover 2x individuals. Also to note that London costs are increased, listed as £1,100 per person. Original source:

<https://www.wtwco.com/en-ie/news/2025/09/car-insurance-prices-fall-by-16-percent-during-last-12-months-as-young-drivers-continue-to-see>

Deposit Cost: Research conducted Q4 2025. Estimated cost based on review of customer deposit in Q4 (comparison table on p.2). Average cost £4,250, equating to £354 p/m.

Servicing & Tyres: Research conducted Q4 2025. Estimated costs split as £280 servicing p/a, £100 tyres p/a. Source information:

<https://www.bumper.co/blog/annual-cost-of-servicing-a-car>

<https://www.startrescue.co.uk/breakdown-cover/motoring-advice/car-servicing-and-repairs/how-much-does-it-cost-to-change-a-tyre>

PCP Monthly Cost: Research conducted Q4 2025. Estimated cost based on review of customer deposit in Q4. Cost listed as from £160 - £280p/m. Averaged as £220. Source information:

https://www.moneyexpert.com/car-insurance/what-is-the-average-monthly-car-payment/?utm_source=chatgpt.com#what-is-the-current-average-monthly-car-payment-in-the-uk

Deposit Cost Comparison Table:

Sample (10 offers) — customer deposit vs OTR price

#	Offer (source)	Customer deposit	OTR price	Deposit %
1	JAECOO 7 SHS (Yeomans). <small>yeomans.co.uk</small>	£1.00	£31,804.00	0.003%
2	Škoda Fabia SE Edition (Barlow Motors). <small>Barlow Motors</small>	£3,500.09	£21,055.00	16.6236%
3	Peugeot (WJ King). <small>wjking.co.uk</small>	£5,539.56	£27,697.80	20.00%
4	Renault (iconic example on dealer page). <small>richardsanders.c...</small>	£10,998.00	£27,495.00	40.00%
5	BYD ATTO 3 (official BYD page). <small>BYD</small>	£344.00	£37,705.00	0.9123%
6	Volkswagen ID.7 (Lloyd Motor Group). <small>lloydmotorgrou...</small>	£11,738.05	£51,035.00	23.00%
7	MG ZS EV (dealer rep). <small>toomeymotogr...</small>	£7,698.00	£30,495.00	25.2435%
8	Dacia Spring (Mitchells). <small>mitchellsgroup.c...</small>	£213.00	£16,995.00	1.2533%
9	Smart #1 (dealer page). <small>City West Country</small>	£1,500.00	£32,960.00	4.5510%
10	Mazda CX-30 (dealer 0% event). <small>warringtonmazd...</small>	£1,000.00	£24,773.13	4.0366%