

Monthly Payments

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Content

- 1. Market trends
- 2. Why Monthly Payments?
- 3. Monthly Payments Discovery
- 4. Wrap up
- 5. Q&A







Car buyers move to monthly payments

What we know

- 1. Value in Monthly Payments intelligence
- 2. Benchmarking on monthly payment basis
- 3. No industry standard in market research of Monthly Payments





Why Monthly Payments

Customer Experience is Key

- What can the end user afford?
- What kind of monthly payment is right for them?

What this means to you?

- You need visibility of available offers
- So you can set the correct payment for your product



Do It Yourself or ... call an expert

Doing it yourself? It must be:

- Consistent
- Coherent
- Complete

And the risk?

- Poor competitive positioning
- Out of date and unattractive price setting
- Leading to ineffective marketing spend





The market at your fingertips

JATO know Price and Product

- 1. Teams of Expert Researchers
- 2. Systems in place to collect and curate
- 3. Data Scientists interpret the data for you
- 4. Definitions are normalised



What this solution delivers

Relevant and timely market information

Business Critical data and insights

Broad and Extensive Data Asset

Increases Market Opportunities



JATO Monthly Payments

Finance Offers

<u>Private</u> Monthly Payment contracts from OEM Captives:

- Most Common funding solution, by market
- Credit: PCP/Balloon contracts
- Leasing: PCH/Private leasing
- Passenger Cars only, no business leasing

Countries & Models

EU markets

Models covering up to 75% of the market volume

For every model in scope:

 Representative version for every combination of Body Style-Powertrain

(e.g. SUV x petrol, diesel, MHEV, PHEV, BEV)

Profiles

Up to 4 profiles based on:

Multiple durations:

i.e. 24*, 36 & 48 months

Two mileages:

10,000 km & 20,000 km p.a.

Two Deposits:

10%, 20%

* Depending on solution

Data Detail

Monthly payments

Initial payment/Deposit

Deposit contribution/ applicable discount

Government contribution

Interest rate %

Guaranteed Future Value (subject to data availability)

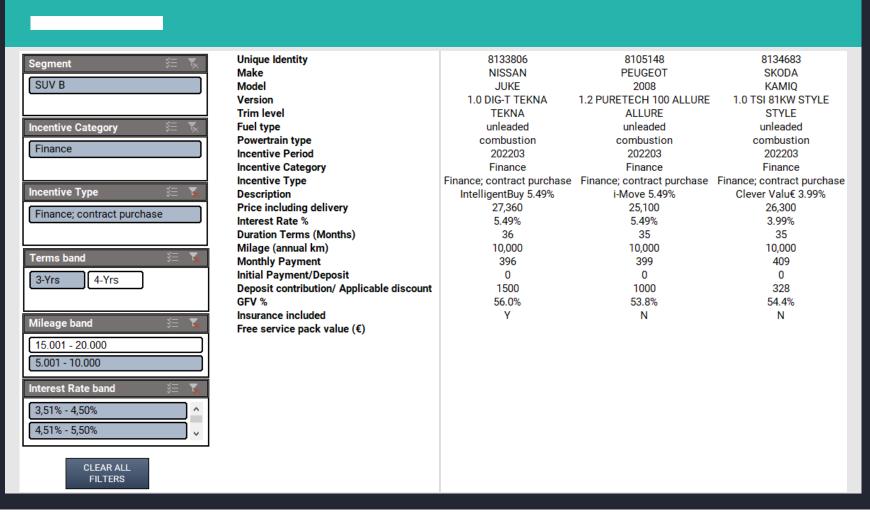
Insurance included (y/n)

Free service pack value (if applicable)



Monthly Payment







9

What Monthly Payment delivers

Business Critical Data supporting decisions on vehicle price and monthly payments elements

Accurate competitive benchmarking One to Many, easy comparison

Improved Competitiveness & Profitability by improved optimal price positioning

Market coverage Top selling model/versions for the EU5 monthly payments elements

Updated Monthly supports the most frequent monitoring of price positioning

Market Picture refers to current versions, no historical data



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