

## **Monthly Payments**

March 2023



Customer behaviour is changing rapidly, and the automotive market is changing with it.



A price to fit the monthly budget



Making the most out of digital marketplace



Direct to consumer routes gaining traction



EVs continuing to grow market share





# Are you making the most of this opportunity?

92%

Of new cars registered in UK in 2022 were purchased on finance.

2,000,000+

Cars were purchased on finance across GB, France, Germany, Italy and Spain in 2022.

£400

A month is the average sum consumers are willing to pay.

80%

Of consumers are more likely to buy an EV if it's available on finance.





Sources: JATO data and consumer research

See the world of automotive finance through the eyes of the consumer...

Monthly Payments is the future of benchmarking vehicle finance offers. Extensive, compliant, reliable, and timely data that allows you to compare vehicles the way your customers do.





### **Why Monthly Payments**



## Business critical data

Supporting decisions on vehicle price and monthly payments elements



# Accurate competitive comparisons

One to many, easy comparison at your fingertips in seconds



# Deep market coverage

Top selling models and versions across the EU5 (to begin with) commercial contract offers



# Always up-to-date

Updated monthly to include latest models and versions



### Covering key scenarios

#### **Finance Offers**

Supporting decisions on Private Monthly Payment contracts from OEM Captives:

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

All models and versions included for all brands.

Giving full picture of each market and competitor

#### **Profiles**

Various profiles to suit:

Multiple durations: 24, 36 & 48 months duration

Two mileages: 10,000 km & 20,000 km p.a.

Deposit option 10%

#### **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)



Models covering more than 85% of the market



# From your trusted data specialists

Multi-market data at your fingertips

Accessible through existing JATO delivery methods

Saving time for you and your team

Leading to better efficiencies and confidence in decision-making





## Yes, you could DIY

### Risking...

X Incomplete data

X Inconsistent data

X Out-of-date data

### ...which can lead to

X Missed price setting opportunities

X Poor competitive positioning

X Ineffective incentives offers



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