

Ten ways to cut the cost

Don't pay more than you have to for your driving. A little research can save a lot of money, explains **Dave Pollard**

Running a car is an expensive business. Add up the costs of servicing, fuel, insurance and maintenance, plus the purchase price and the often excruciating depreciation, and car ownership can consume nearly as much cash as your mortgage.

Any money you can save on the buying or day-to-day running of your car should be grabbed with both hands. Here we look at 10 of the best ways to cut your motoring outgoings.

1. SAVE ON PARTS

Shopping around for replacement parts is one of the easiest ways to reduce your motoring costs. Batteries, exhausts, alternators and tyres are some of the most commonly replaced items and prices vary enormously. For example, we did a quick telephone check on prices of Pirelli P6000 205/55 R16 tyres, as fitted to the Mk IV Golf GTi 150 among others.

Kwik-Fit (www.kwik-fit.com) in Bletchley quoted £520 for a set of four. Hi-Q (www.hi-q-tyres.co.uk) in Shrewsbury quoted £406.08. ETyres, an internet specialist (www.etyres.co.uk) offered an even better price of £328.48. So within 10 minutes we'd achieved a potential saving of almost £200. ETyres operates a mobile fitting service, so it comes to you, as long as you're in a suitable area — current UK coverage is about 63%.

When it comes to motoring spares and service items, it's tempting always to use high street motoring accessory stores simply because they're convenient. Sometimes the prices are good, but it's worth looking in the Yellow Pages under Motor Factors, who don't deal only with the tradesmen and can often undercut more conventional outlets.

2. FIND CHEAP FUEL

The most regular expense for most drivers is fuel and prices vary considerably from town centre to suburbs to rural locations. You can easily note prices as you drive around, of course, and save pounds. However, an easier way is to visit www.aapetrolbusters.com. It's a great site that will show you where the cheapest petrol and diesel are in your area.

According to the site last week, the Texaco service station at Selfridges in central London was selling unleaded for 79.9p per litre while another Texaco site less than 10 miles away was selling fuel for 69.3p. For a 30mpg car doing 12,000 miles a year that would add up to an annual saving of £192.

for you. A visit to www.confused.com threw up a huge variety of quotes for a 34-year-old marketing manager driving a Ford Mondeo. Fully comprehensive cover cost from £431 with Admiral to £880 with Cornhill.

5. SERVICING

Servicing costs can be extortionate, especially if you have an expensive car. If you own an older vehicle you can usually save by using an independent specialist in your marque, rather than a main dealer. For fairly new vehicles this is not an option because the official dealer stamps are vital to its resale value and likely to be essential to keep the warranty valid.

But even within a dealer network labour rates can vary considerably. Look to small towns for the best deals because big city dealers tend to charge most. For example, the hourly rate for working on a BMW under four years old at one central London garage (Holland Park Ltd) is a hefty £112.80, whereas in Paignton, Devon (Ocean Torbay, 01803 558 567) it's £75.43. This means you could be saving £300 for a typical day's work.

Also look out for an all-in package, a fixed-price set menu for servicing that might include plugs, points, oil/air filters, timing and so on and means no nasty surprises.

6. DON'T GET GATSO'D

While one cannot condone speeding, the fact is that the majority of people exceed the limit on occasions. The latest Department for Transport survey found 65% of drivers on roads with a 30mph limit were speeding. Therefore the majority of drivers are at risk of being caught by a speed camera, with a minimum £60 fine and three penalty points. Using a radar speed trap detector (£300 plus) to help you to stay within the limit is one way to avoid fines. Visit www.speed-trap.co.uk for more information.

7. REVIEW YOUR COMPANY CAR

The days when a company car was a nice free perk have long gone. From last year mileage discounts on company car tax were abolished and a new system introduced based on a percentage of the car's list price graduated according to its carbon dioxide (CO₂) emissions. Working out whether it's worth keeping the company car or taking the cash alternative is a headachingly tricky equation, but websites such as the government's own (www.inlandrevenue.gov.uk/cars) and



cycle consumption figures of 52.3mpg and 35.3mpg respectively).

According to Lex Vehicle Leasing (www.lvl.co.uk) if your diesel Golf is a company car you'll save £189 a year in company car tax as a higher-rate (40%) taxpayer. If a company driver has his or her private fuel paid for by their employer, a further tax saving of £231 for the 40% taxpayer can be made if they take the diesel Golf.

9. BUY IN THE RIGHT AREA . . .

There are numerous ways of buying a new car that will save you money: importing, buying through a broker, on the internet or ringing round dealers. But if you just want to go to a dealer do not assume that a model will cost the same whichever branch you visit. There can be huge regional variations on the same model from the same company.

For example, we contacted Ford dealer

