

An illustration of two stylized figures shaking hands. The figure on top is wearing a dark red suit and has a black head. The figure on the bottom is wearing a grey suit and has a red head. They are shaking hands over the word "Welcome".

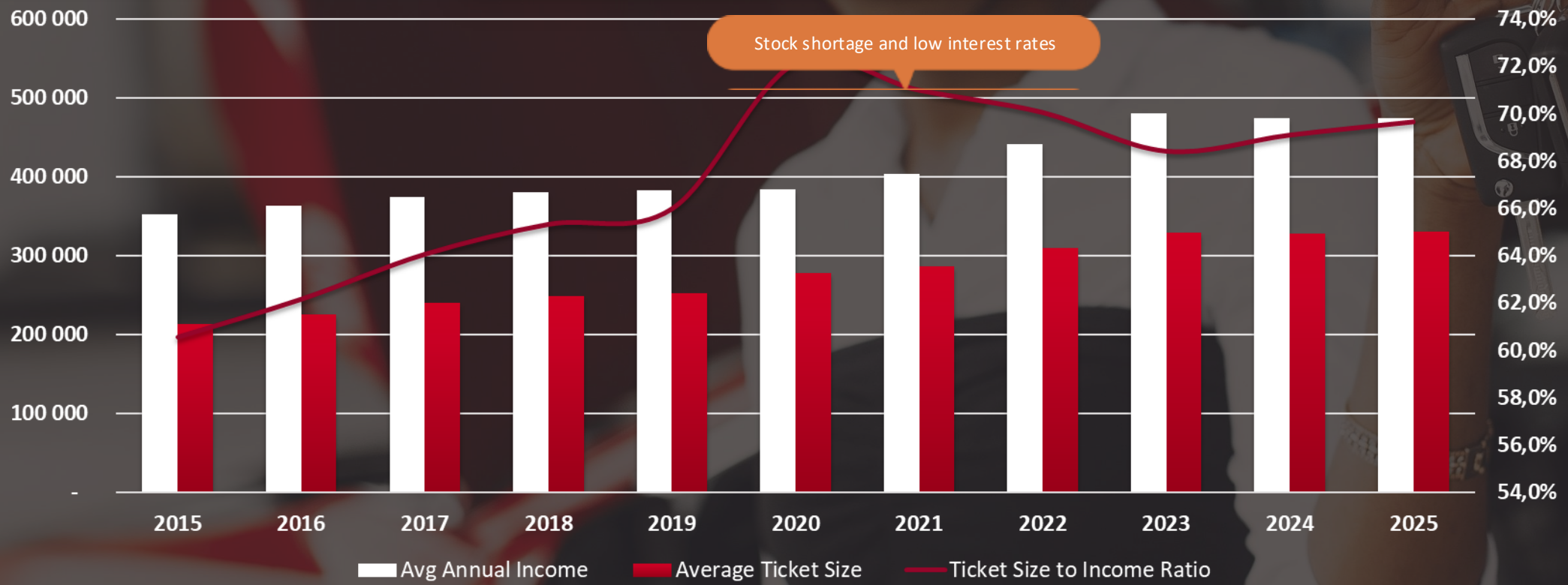
# Welcome

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# A bigger portion of salaries are allocated to vehicles over the past 10 years

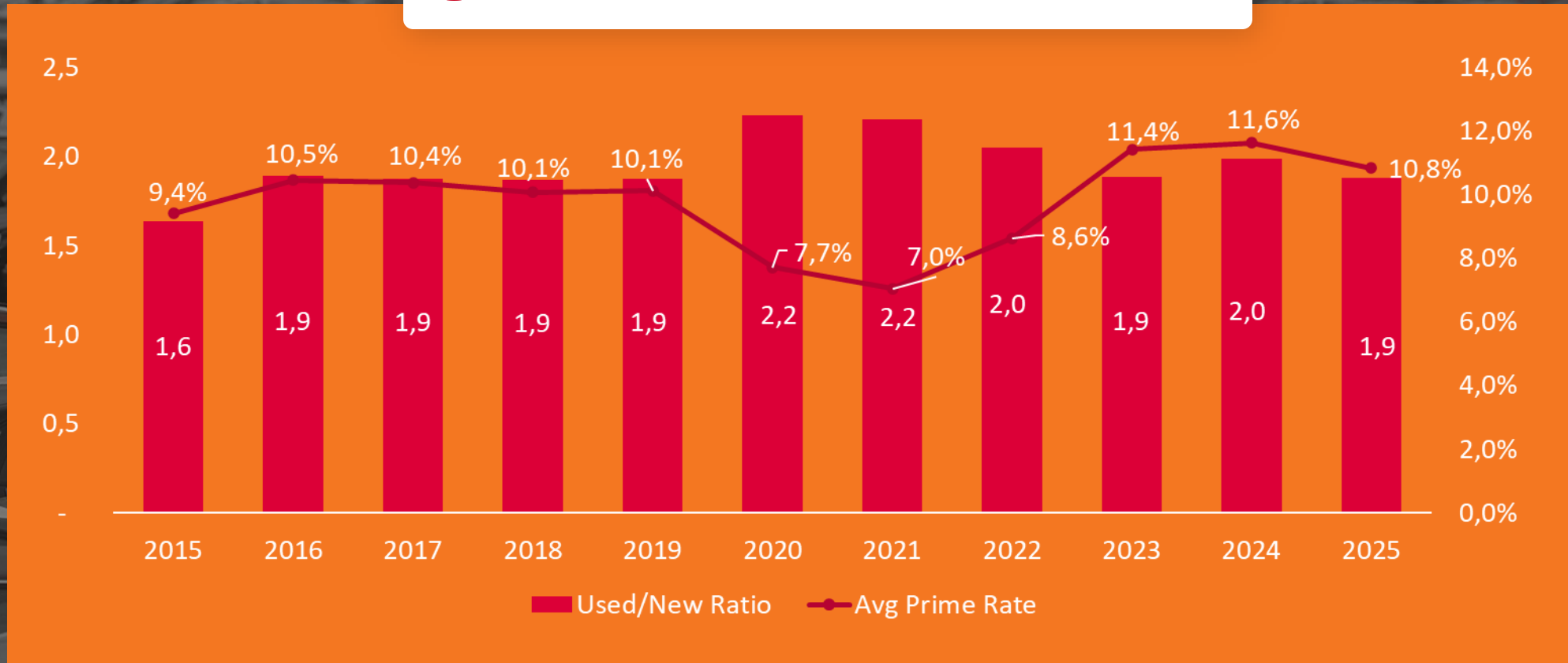
Gross income and ticket size



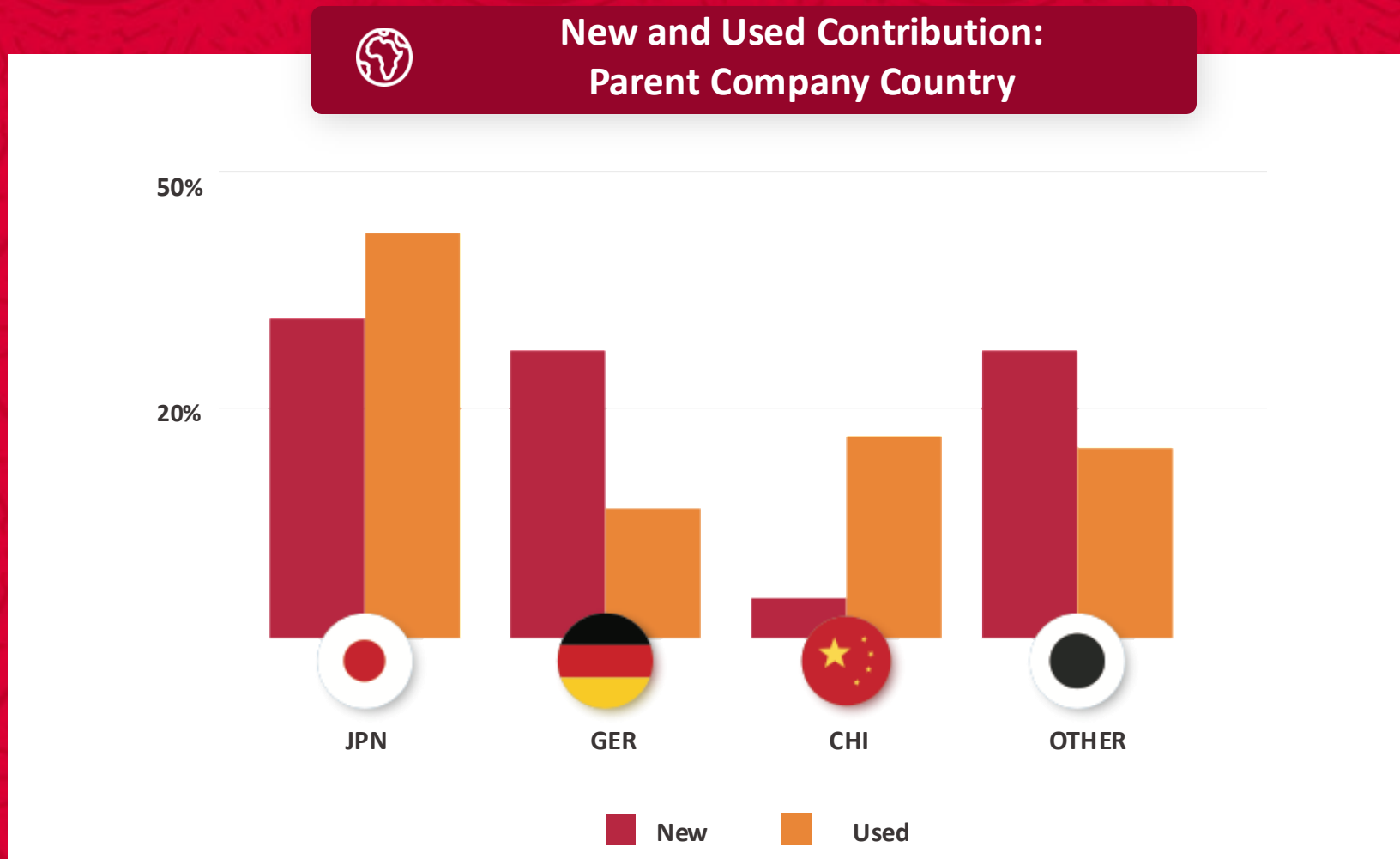
# Used vehicle boom when new vehicles are in short supply



Used/New Ratio versus Average Prime Rate



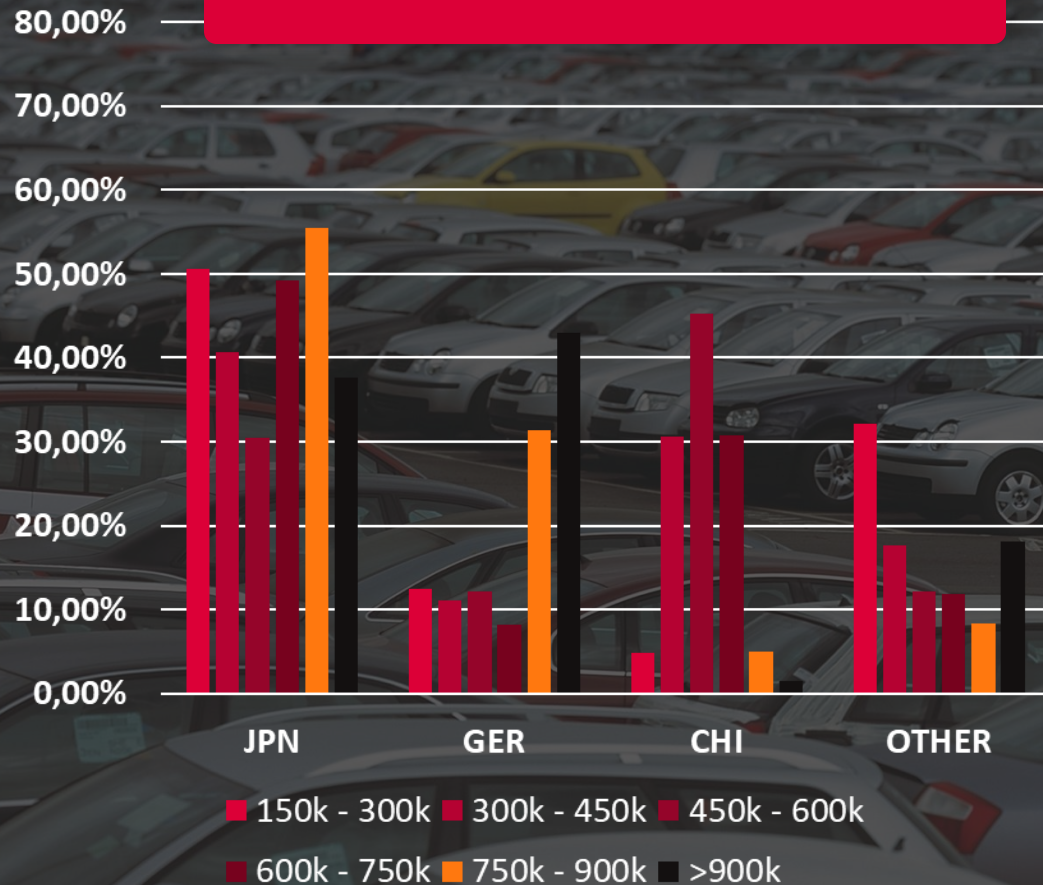
# Chinese imports have made significant inroads into new vehicle sales, used will follow



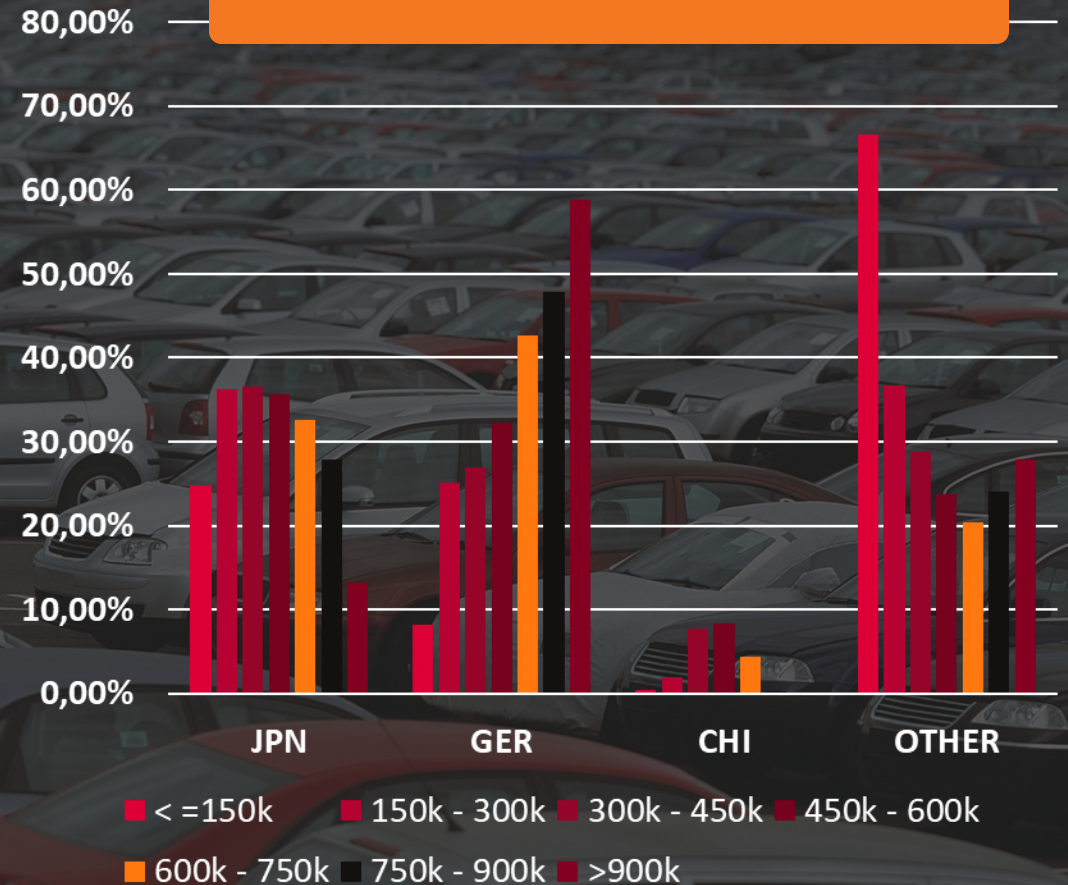


# China is only second to Japan in the R300-R750k NEW vehicle price segment. First in R450 – R600k.

Parent Company Country: New Vehicles

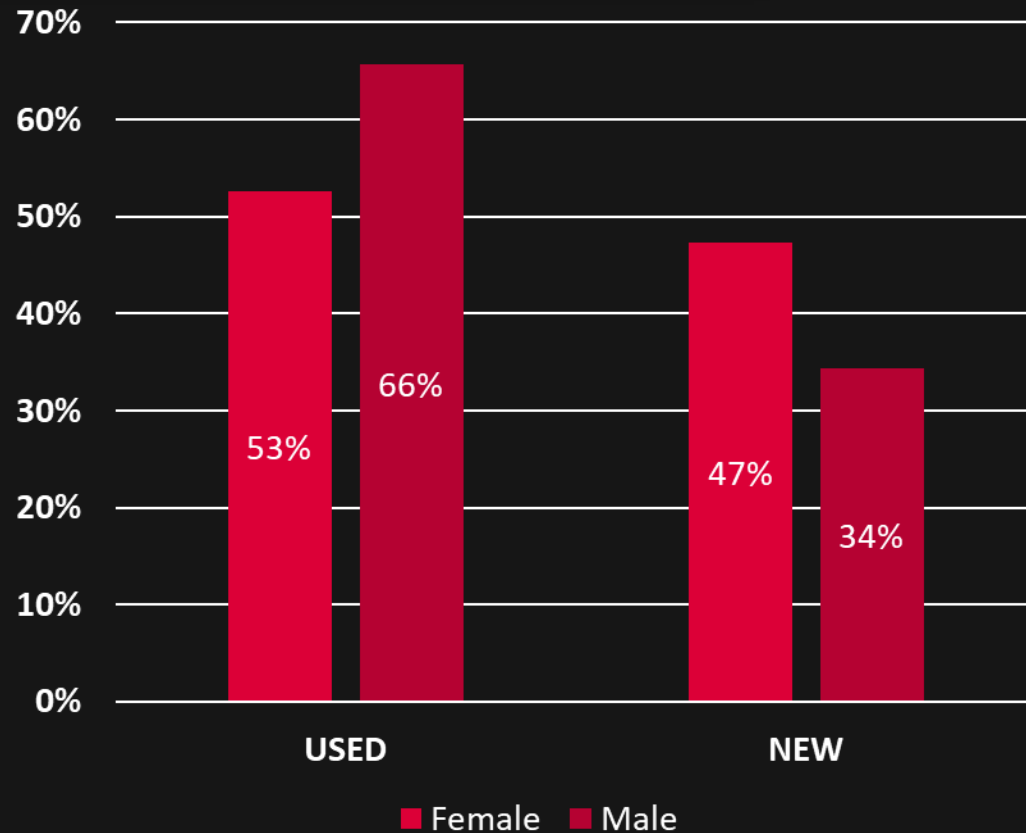


Parent Company Country: Used Vehicles



# Females are first adopters of new brands

Gender Preference: New vs Used



NEW	JPN	GER	CHI	OTHER
Female	42%	12%	24%	22%
Male	45%	16%	19%	19%
USED	JPN	GER	CHI	OTHER
Female	34%	27%	6%	34%
Male	34%	33%	4%	29%

NEW	JPN	GER	CHI	OTHER
21-35 yrs	39%	18%	19%	24%
36-45 yrs	40%	15%	25%	20%
46-55 yrs	47%	11%	23%	19%
>55	53%	9%	20%	19%
USED	JPN	GER	CHI	OTHER
21-35 yrs	30%	35%	4%	31%
36-45 yrs	34%	32%	5%	29%
46-55 yrs	38%	26%	5%	31%
>55	42%	22%	4%	32%



# In specific, females aged 36-45 with a gross income of R20-40k

Monthly Income	Gender	CHI	JPN	GER	OTHER
<=20k	Female	4,8%	7,7%	4,2%	11,6%
	Male	2,7%	8,3%	11,3%	13,4%
20k-40k	Female	25,7%	20,2%	13,6%	19,4%
	Male	17,9%	24,9%	27,1%	22,3%
40k-60k	Female	14,5%	8,0%	8,0%	6,6%
	Male	14,4%	14,5%	13,8%	11,6%
60k-80k	Female	5,4%	2,7%	4,2%	2,5%
	Male	8,4%	7,7%	8,4%	6,4%
80k-100k	Female	1,3%	0,8%	1,5%	1,0%
	Male	3,1%	3,4%	4,6%	3,2%
100k-120k	Female	0,2%	0,2%	0,5%	0,2%
	Male	1,1%	1,2%	2,1%	1,3%
120k-140k	Female	0,1%	0,0%	0,1%	0,1%
	Male	0,3%	0,4%	0,6%	0,4%
>140k	Female	0,0%	0,0%	0,0%	0,0%
	Male	0,0%	0,0%	0,1%	0,1%

Female	CHI	JPN	GER	OTHER
<=25	1,1%	1,4%	1,1%	2,3%
26 - 35	14,3%	11,2%	11,1%	13,7%
36 - 45	18,1%	11,2%	10,4%	11,7%
46 - 55	12,8%	9,8%	6,3%	9,0%
56 - 65	4,9%	5,0%	2,6%	3,9%
>65	0,8%	0,9%	0,5%	0,7%
Male	CHI	JPN	GER	OTHER
<=25	0,9%	2,0%	3,6%	3,3%
26 - 35	10,1%	14,6%	24,5%	16,3%
36 - 45	16,0%	17,5%	21,6%	17,1%
46 - 55	13,1%	15,7%	12,4%	13,6%
56 - 65	6,5%	8,7%	5,0%	6,8%
>65	1,4%	2,0%	1,0%	1,5%

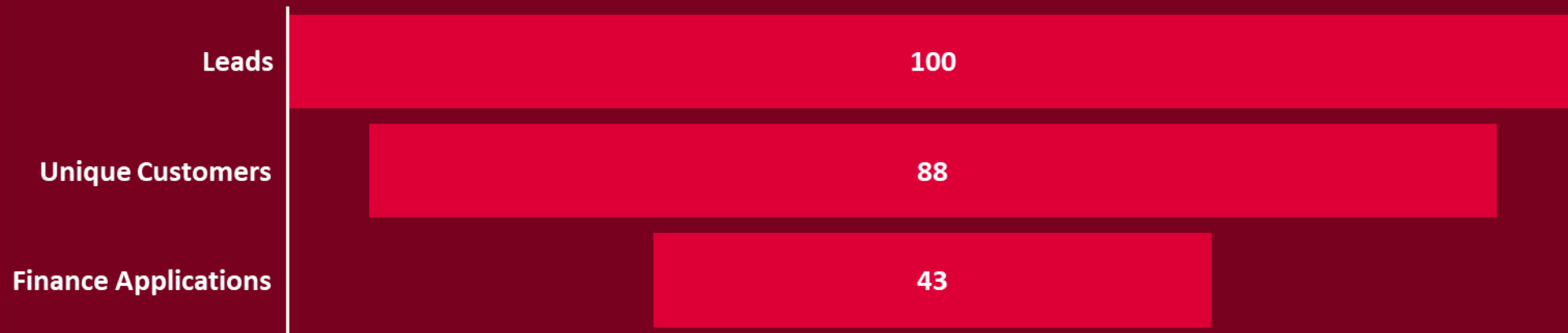
# LEADS | USED VEHICLES

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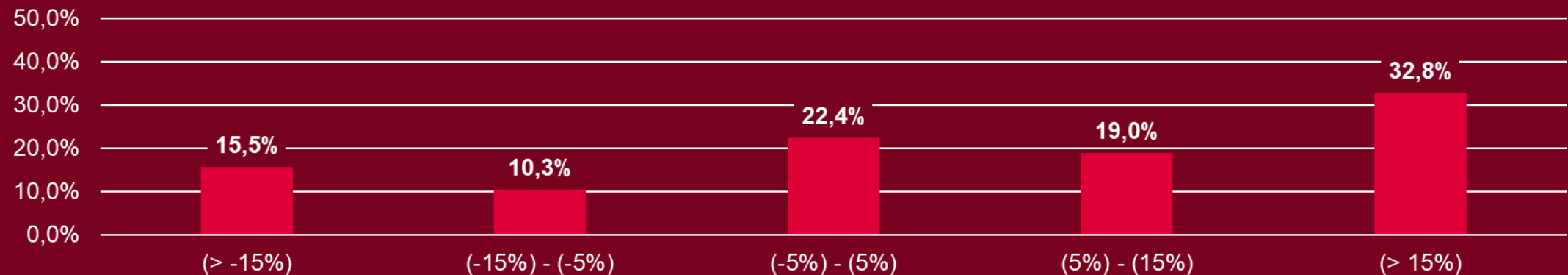




## 43% of customer that submit a lead will apply for finance

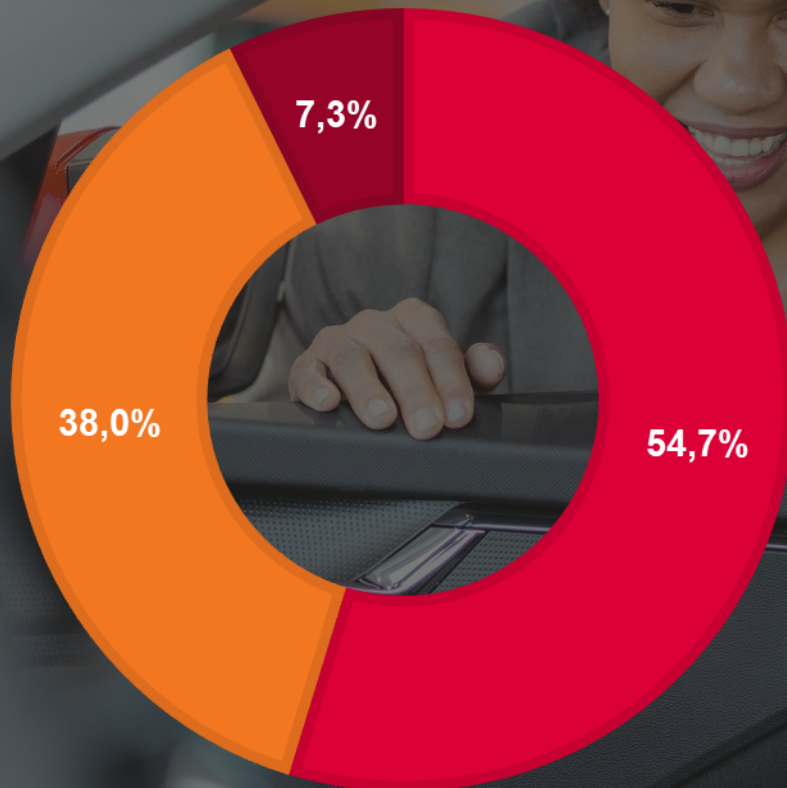


## 52% will purchase a vehicle more expensive than the original lead

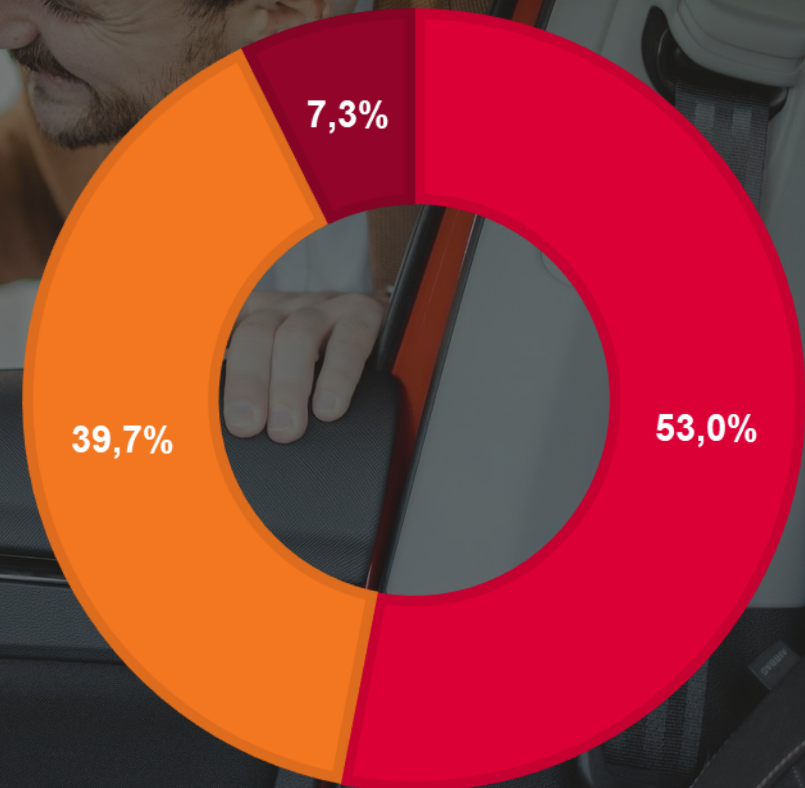


# More than 50% will stay with the same make and model that they originally applied for

■ Same OEM ■ Different OEM ■ Unknown



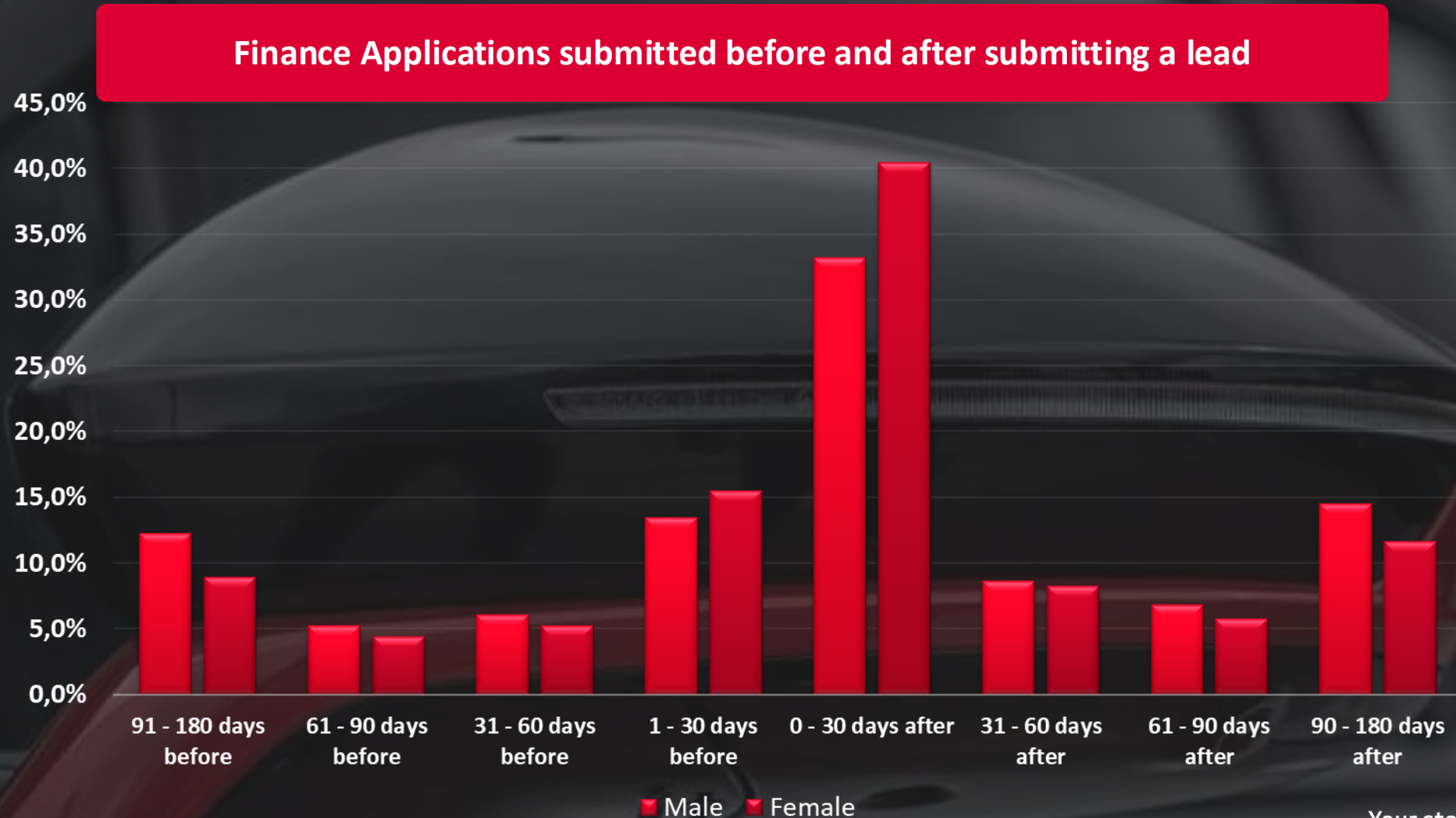
■ different model ■ same model ■ Unknown



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Finance applications are the highest in the same month a lead is submitted, **36% have already submitted** a finance application before submitting a lead



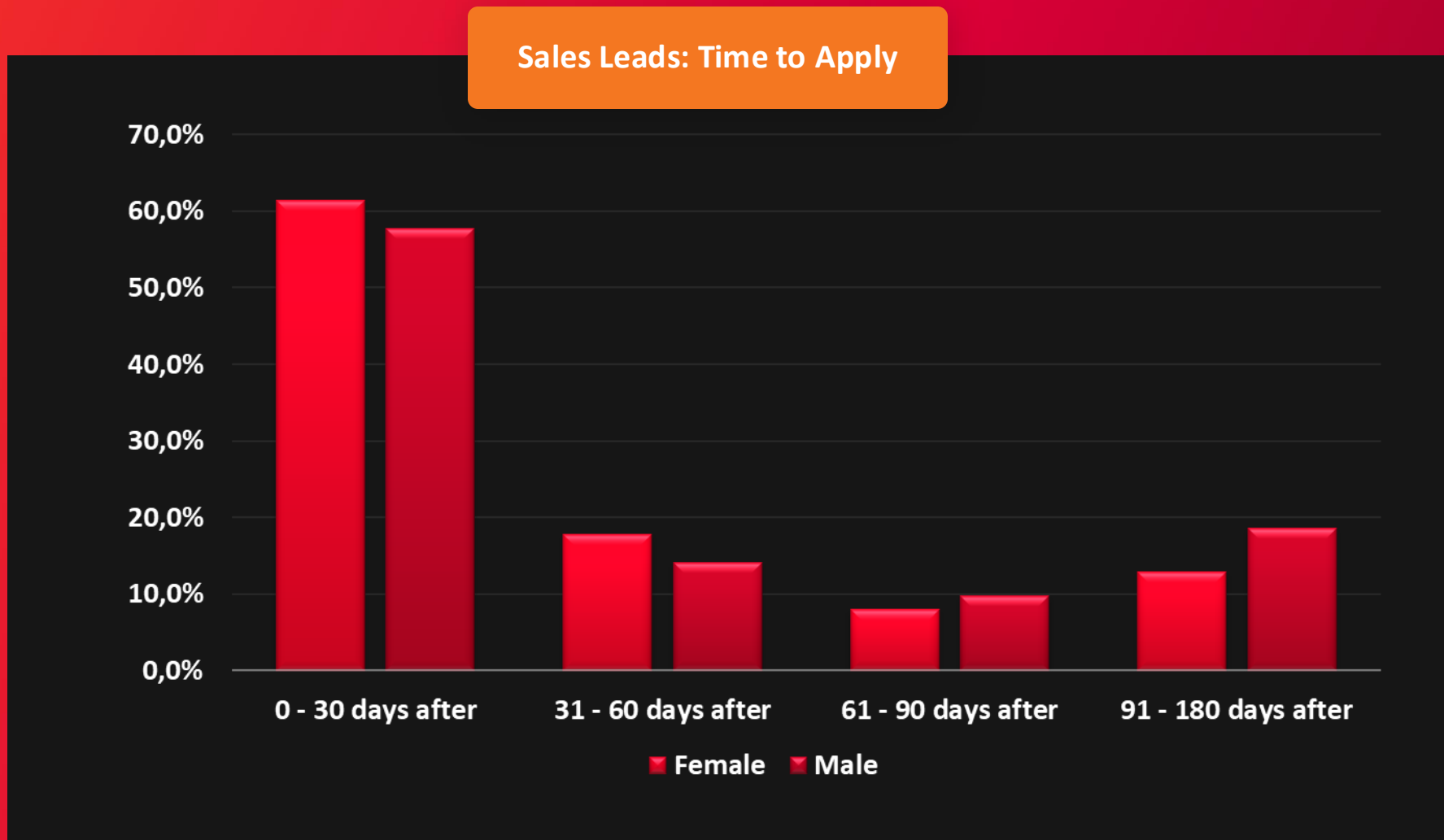
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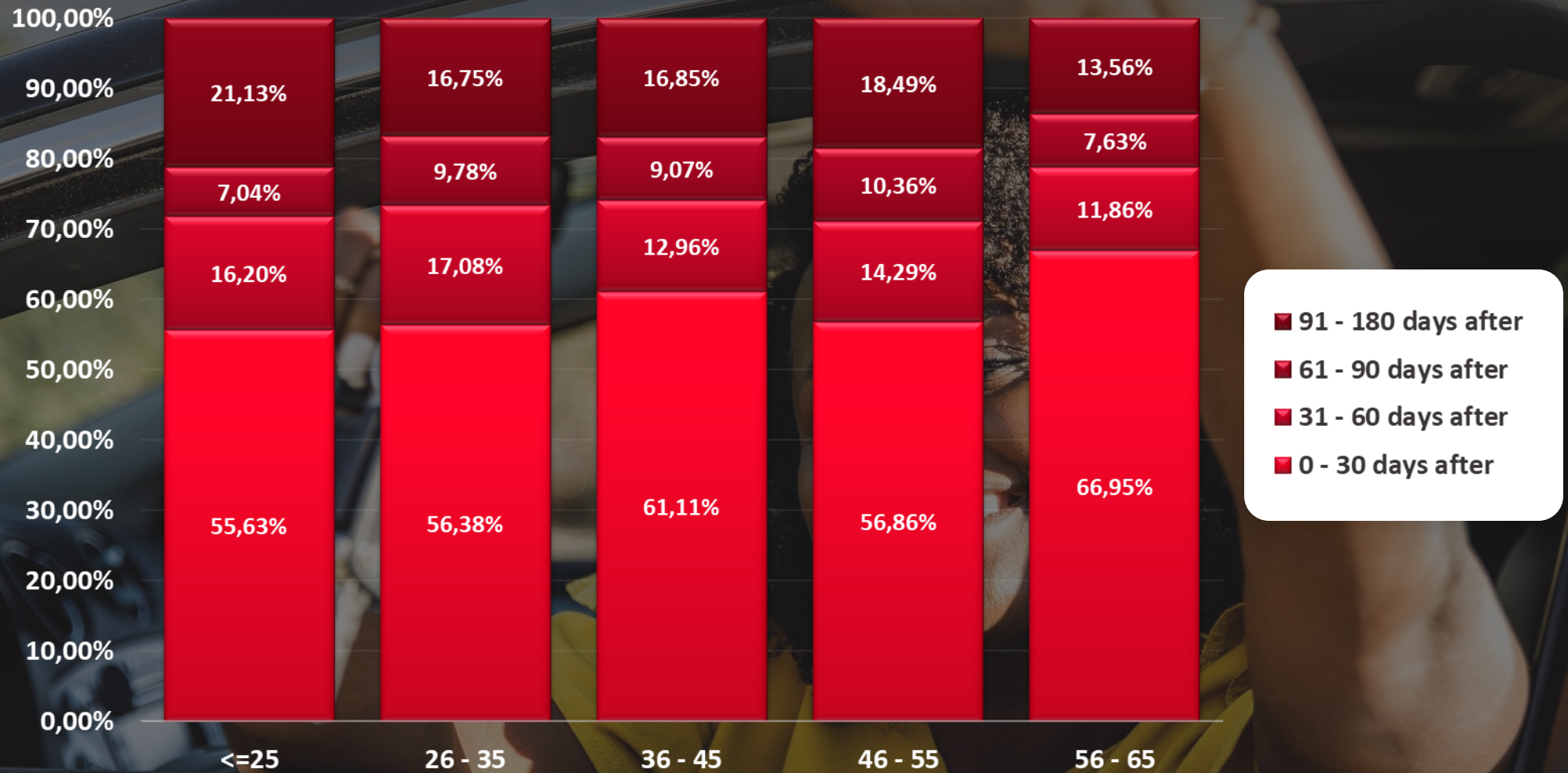


# 59% of finance take up happens within 30 days of submitting the lead

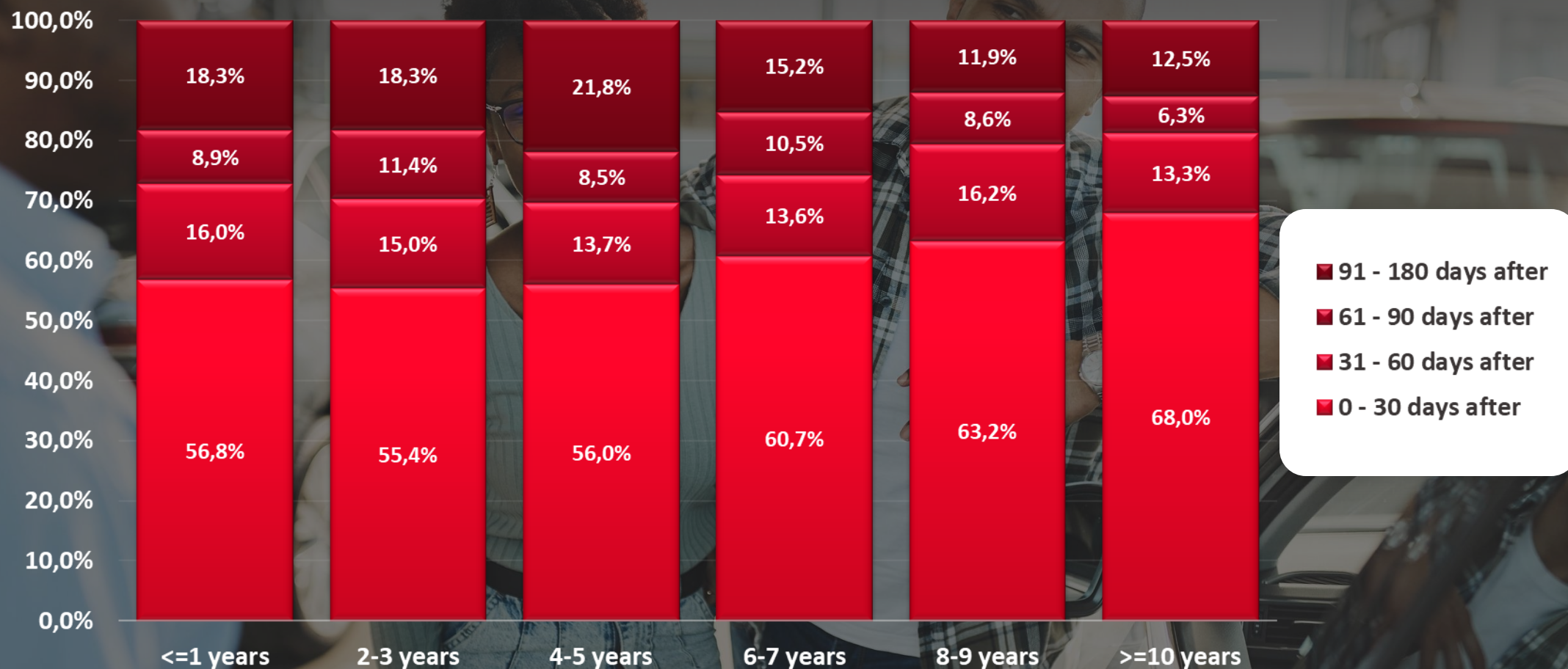
## Males tend to browse longer than females



# Older clients are more inclined to purchase within 30 days



# When approved, older vehicles are the quickest to get sold under a finance agreement



Your story matters





Your story matters

