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Fresh disruption of lending laws ahead

Finance sector weary of legislation changes but welcomes repeal of earlier 'nonsensical' reforms

Providers of finance and car dealers are hoping "necessary and welcome" reforms of lending laws will bring a period of consolidation for the industry after numerous changes over the past decade.

Further amendments to the Credit Contracts and Consumer Finance Act (CCCFA) have been put forward by the government to simplify and streamline regulation of financial services, remove undue compliance costs for businesses and improve outcomes for consumers.

Key alterations proposed include transferring regulatory responsibility for credit contracts and consumer finance from the Commerce Commission to the Financial Markets Authority (FMA), and transitioning creditors and mobile traders to a new licensing regime.

The CCCF Amendment Bill will also align the act more closely with other financial market



legislation by repealing rules, such as the duty of due diligence for directors and senior managers, that are considered unnecessary because of the new approach.

The proposals are part of a reform package of three bills, which also includes the Financial Service Providers (Registration and Dispute Resolution) Amendment Bill and Financial Markets Conduct Amendment Bill.

Parliament's finance and expenditure committee is currently considering submissions on

the bills and is due to report its findings to MPs on October 20.

The Financial Services Federation (FSF), whose members include motor-vehicle finance providers and agents, is among those to have had their say on the CCCF Amendment Bill.

It is calling for the changes to be the last for some time to avoid its members incurring extra costs and allow them to instead focus on putting more resources into developing products for consumers.

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GUEST EDITORIAL

Why used imports are quiet climate heroes

Greig Epps says hybrids and low-emissions petrol models are cutting pollution from fleet

It's clear to most people that the vehicle-import industry is facing tough times. Global competition, rising costs, low consumer appetite and ever-constricting regulatory settings are shrinking supply and raising costs.

Some might say, "c'est la vie, sh*t happens", but most Kiwi motorists and some government officials never think about tailpipe numbers when they buy a second-hand import from Japan. Those cars are doing more for the climate than you might expect.

They are already much cleaner than the clunkers they replace. The average 22-year-old vehicle comes off the road today pumping out roughly 210g of carbon dioxide (CO2) for every kilometre it was ever driven. A typical used import landing on the wharf in 2025 sits at about 133gCO2/km for a 40 per cent cut in one hit.

Even brand-new cars entering showrooms average around 178gCO2/km mainly because utes and large SUVs dominate that market.

Used imports have been getting cleaner, fast. Back in 2017, the average one still emitted about 208gCO2/km. Thanks to the flood of petrol hybrids, the figure has tumbled by more than one-third in just eight years. Used imports are decarbonising at almost double the pace of the brand-new stream.

They are also refreshing the fleet in big numbers. For the past decade, we brought in about 110,000 to 130,000 used cars each year. That



GREIG EPPS
Chief executive,
Imported Motor Vehicle
Industry Association

steady churn is crucial as each cleaner import nudges the national fleet average down.

Because most cars stay on our roads for 20 years or more, the only way to lower emissions quickly is to swap the dirtiest vehicles for

cleaner models as soon as possible.

A slowdown in used imports hurts the maths when it comes to climate change. Import volumes sagged to less than 90,000 in 2024 and industry forecasts warn they could slide to 60,000 by 2030 if current policy settings stay.

Our modelling shows it would leave the average car on our roads emitting about 5g/km more CO2 by 2030 than if we kept importing at historic rates. In plain terms, fewer low-carbon imports mean the old high-carbon fleet sticks around longer.

Even an aggressive "cash for clunkers" scrappage scheme cannot close the gap unless there are enough cleaner replacements to buy. Used imports provide an affordable step-change for families who can't stretch to a brand-new EV yet.

The bottom line is that keeping the pipeline of used imports flowing, especially hybrids and low-emissions petrol models, is one of the simplest, cheapest levers we can use to cut transport CO2 emissions this decade.

If we choke that supply, especially through regulation, we will slow the nation's decarbonisation journey and saddle drivers with higher fuel bills for years to come. ☹

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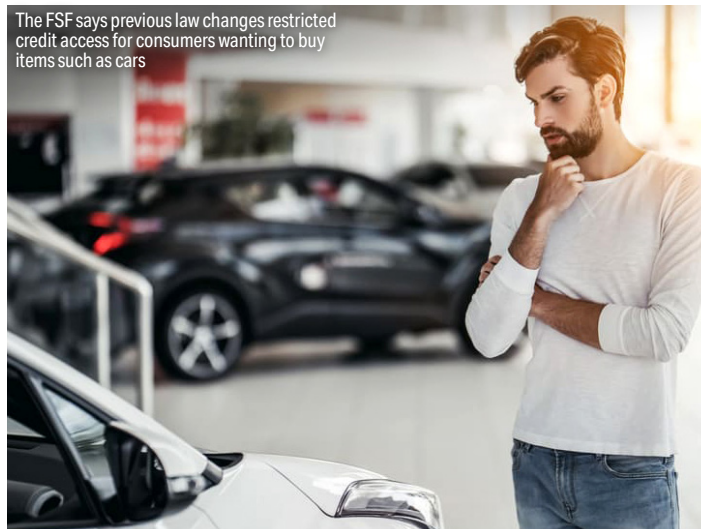
Lyn McMorran, executive director, notes the FSF supported some of the CCCFA reforms that were touted in 2019 and introduced in December 2021.

“We particularly welcomed the inclusion in the law of a definition of a ‘high-cost consumer credit contract’, and the implementation of an interest and fees cap to limit the amount of interest and fees payable by the borrower under such a contract,” she says.

“But the FSF has been very vocal about the fact that many of these reforms went too far and were too prescriptive taking away any level of judgement or discretion on the part of the lender.

“Ultimately, they didn’t achieve the objective of protecting consumers in the most vulnerable of circumstances. Rather, they had the opposite effect and put access to responsibly provided credit out of reach for many such individuals.

“This is exactly how it played out and is the reason why the reforms in the amendment bill are



The FSF says previous law changes restricted credit access for consumers wanting to buy items such as cars

now so necessary and welcome.”

McMorran adds that leading up to and since the December 2021 reforms, several changes to the CCCFA and other regulations have placed an enormous cost on FSF members to adapt their systems, policies and documentation.

Rolling these changes out to staff and intermediaries has cost companies tens of millions of dollars, with no return on

investment for this expenditure other than trying to ensure they do not fall foul of the regulator.

“Meeting compliance obligations under the CCCFA hasn’t been the only impost on consumer credit providers in recent years that has required them to invest heavily in compliance-related initiatives rather than in innovation to provide consumers with improved products and services,” explains McMorran.

“The requirements of the CCCFA have been tweaked and updated repeatedly in the past decade. Lenders would welcome a period of consolidation, once these latest amendments are completed, where they could be allowed to get on with the business of responsibly providing credit to meet New Zealanders’ needs.”

The FSF, which has nearly 100 members including non-bank deposit takers, finance companies and fleet leasing providers, believes many of the CCCFA reforms introduced by the Credit Contracts Legislation Amendment Act 2019 were unnecessary.

The changes were aimed at further protecting the interests of consumers, particularly against irresponsible lending, but the FSF felt all that was required was swift and effective enforcement of the existing regime.

“The FSF is, therefore, supportive of the objectives of the reforms the bill seeks to introduce,” says McMorran. “Many of the reforms of the past decade have seemed to us to be nonsensical and we have campaigned loudly

against them, often to no avail.

“This has included – but isn’t limited to – the introduction of several licence regimes for providing what’s essentially the same service and the overly prescriptive requirements of the last round of CCCFA changes effected by the Credit Contracts Legislation Amendment Act 2019.”

Changes made to the CCCFA since then, such as the repeal of the affordability regulations in July last year, have been welcome and “the amendment bill goes further to provide relief from many of our other concerns with respect to the regulation of consumer credit”.

KEY LEGAL CLAUSES

Despite its broad support, the FSF highlights in its submission what is on its wish list when it comes to adjusting the CCCFA.

Among these is reintroducing section 9c(7) as one of the lender responsibility principles. McMorran notes this section was repealed as a result of the 2019’s CCCFA amendments, which the federation strongly opposed at the time.

This clause stated that for certain inquiries, a lender may rely on information provided by a borrower or guarantor unless they have reasonable grounds to believe the information is unreliable.

While the repeal of affordability regulations last year means the responsible lending code effectively includes section 9c(7) by default, the FSF believes it should be reinstated within the act.

McMorran explains this is because it is reasonable to rely on information provided by the borrower in most situations.

“Our objection to its repeal was on the basis that a credit contract is just that. By its nature there are two parties to the contract – the credit provider and borrower. Each has, or should have, obligations to the other under the contract.

“The removal of principle 9c(7) from the act largely took away any obligation on the part of the borrower to act responsibly with respect to their side of the contractual relationship with the lender.

“Should the principle be

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◀ reinstated, it should be clear that, if lenders aren't satisfied that they can rely on information provided by the borrower, they should make further inquiries, seek more information or verification of the information provided particularly where they assess the borrower might be in more vulnerable circumstances."

With regards to other changes, the FSF supports the removal of personal liability, including for a pecuniary penalty of up to \$200,000, on directors and senior managers of consumer credit providers.

It says this will give confidence to good people to remain in the finance sector and attract others to it.

McMorran says the FSF opposed this rule from the outset. It believed it was unreasonable for directors and senior managers to bear such personal liability when individuals in similar positions in other sectors didn't face the same penalties.

"Further, we saw it as a significant inhibitor to access to necessary credit for consumers as it would lead to credit providers taking an overly conservative approach to avoid the possibility of the personal liability. And so it came to pass."

However, the FSF wants the amendment bill to be more explicit that this liability is being removed because it believes the current wording isn't sufficiently clear and "poorly drafted".

"It would have been more helpful if the clause-by-clause analysis in the amendment bill had stated clearly what breaches remain in the act that could lead to personal liability and which ones have been removed.

"The lack of clarity and overall confusion as to what is and is not being amended or repealed as a result of the amendment bill could be a result of the act itself having been amended so many times and so extensively over the years, including this time around."

While it wants the CCCFA regime left alone for the foreseeable future once the latest changes go through, the FSF adds that if ever there is a desire to make



further amendments, "we would recommend an entirely new piece of legislation be enacted to avoid the lack of clarity that has now become a feature of the current act due to the extensive changes it has undergone since being introduced in 2003".

The FSF supports several consumer protections that will remain in the CCCFA, such as the definition of high-cost lending, restrictions on interest that lenders can charge, and protections from oppressive contracts and oppressive behaviours.

STREAMLINING REGULATION

The FSF has also submitted on the Financial Markets Conduct Amendment Bill, which proposes introducing a single licensing regime for market services. It notes this will remove undue compliance costs and improve outcomes for consumers.

The federation has long been critical of the complexity and duplication of much of the financial services legislation and says changing the rules so members only need a single licence to operate is a "very welcome" reform.

"The cost to financial services providers to meet compliance obligations for these often-competing regimes and licensing requirements has been enormous in terms of time and resources," explains McMorran.

"This has been at the cost of innovation and choice for consumers and businesses, and has also provided no return on

investment for entities concerned.

"Therefore, the FSF is particularly supportive of the objectives of the reform to simplify and streamline regulation of financial services, remove undue compliance costs for financial markets participants and improve outcomes for consumers."

She notes financial institutions currently being required to hold up to six different licences for

what is essentially the same activity "is regulatory overreach at best and completely nonsensical at worst".

FSF members represent 49 per cent of personal consumer loans in New Zealand, and provide their products and services to more than 1.7 million people and businesses.

McMorran says its members want to help customers, not leave them to search for the lender of last resort and enforcing responsible lending laws to deal with players who act outside of the rules is key.

"This is about putting credit back within reach of everyday Kiwis while keeping consumer protection safeguards in place.

"The transfer of regulatory responsibilities from the Commerce Commission to the FMA isn't simply a change in signage. The FMA is resourced and structured to take a more assertive approach to bring irresponsible lenders to account." ⊕

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Retail shift drives expansion

Consumer demand for used vehicles is expected to increase this year as the industry emerges from a “grim” period for sales.

That’s the prediction of Greg Hedgepeth, chief executive of Turners Automotive Retail, as the company continues to expand across the country with plans to open at least one new branch a year over the next five years.

Bolstering that plan are three new sites in Christchurch, with two having already opened this year and a third opening last month.

The Turners Cars branches in the city replace the previous facility in Detroit Place, which has been closed after 20 years.

The new locations are at Hornby, which opened in April, and on Moorhouse Avenue, which is located on the edge of the city centre and began trading in May.

Turners' new site on Moorhouse Avenue



The third is on Wairakei Road in north-west Christchurch.

Hedgepeth told Autofile the \$36 million developments mark a shift in how Turners operates as its focus turns increasingly to selling used vehicles to the public rather than through wholesale channels.

“This is part of our ongoing retail optimisation strategy.

“Around 10 years ago we were very wholesale-focused, but over the past decade we’ve been rebalancing that and focusing more on growing our retail business to maximise the yield out of every vehicle we sell.

“Six out of 10 cars now sold by Turners are through retail channels with the balance being wholesale and auction.”

Hedgepeth says the Detroit Place property was the last of the company’s supersites, “which were basically big wholesale centres with the purpose of physically auctioning a whole lot of cars”.

“That site was no longer fit for purpose with the business model we run today where we physically retail cars and most of the auction sales are done digitally, which is the trend globally,” he explains.

“Splitting into smaller, more manageable sites works better. We have done the numbers and know what works best for us and our approach.

“Sites somewhere between 6,000 and 15,000sqm still have large scale that customers prefer. They have proven to be a lot more efficient, and get us closer to people and offer a more efficient layout.

“We’ve already done this in Auckland where we went from a supersite in Penrose and set up smaller sites on the North Shore, in Otahuhu and Westgate.”

While the Detroit Place site covered 28,000sqm could hold 1,100 cars and had 65 employees,

it was considered too big to deliver Turners’ focus on fast stock turnover.

The new Christchurch dealerships can accommodate a total of 1,360 vehicles, an increase in capacity of more than 20 per cent, and will employ about 70 people.

A breakdown of the locations shows the Hornby one measures 15,500sqm and can accommodate 620 cars, Moorhouse Avenue comes in at 6,500sqm and 260 vehicles, while Wairakei Road’s numbers are 12,000sqm and 480 units.

Turners has invested more than \$30 million in acquiring and developing the three sites after leasing the Detroit Place facility for two decades.

“It’s never that easy or cheap to find new sites, especially in major metros across New Zealand,” says Hedgepeth.

“We have a combination of owning and leasing in our business models. We were able to purchase all three in Christchurch, which is our preference if we can make that work. It’s also about spreading ourselves out to be closer to end customers and to gain efficiency.

“In Christchurch, one of the interesting dynamics is that there’s been a shift from everything being concentrated in the central city to spreading out across the Canterbury Plains.

“The spread out north and west has been quite prolific, and we wanted to ensure we were putting ourselves where the population



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◀ growth is happening. These are the parts of town we want to be in and find places to set up new branches.”

In addition to boosting stock holdings, the new dealerships have a greater roadside presence as they sit on corner sites of main arterial roads.

“We now have more than 500 metres of road frontage, so they are right where there’s a lot of traffic going through, whereas at Detroit Place we only had about 100 metres.”

Despite an increased focus on the retail side of the business, Hedgepeth stresses auctions will continue in Christchurch and will mainly be out of the Hornby branch.

“These days our wholesale auctions are largely online and we have people bidding from all over the country. Our digital auction channel sets the benchmark and will continue. We will have a lot of cars going through those auctions as we have had in the past.”

The changes in Christchurch come after Turners relocated its

Invercargill operations to a bigger branch in April this year, and recently expanded its offerings in Nelson and Timaru.

Hedgepeth says there are lots of opportunities in the South Island and it’s part of Turners’ ongoing strategy to have a “pipeline” of new branches with at least one per year opening over the next five years.

“We’re growing our network and the South Island is self-sufficient in regard to stock. There are enough cars to be transacted to keep those businesses going and we don’t generally take vehicles from the North Island to the South.

“We have plans for more branches and want to be everywhere where Kiwis are.”

GROWING COMPETITION

Hedgepeth notes Turners imports a number of used vehicles from Japan each year, but its main source for stock is from within New Zealand.

“Import numbers are down and it’s harder to land them in New



We’re growing our network and the South Island is self-sufficient in regard to stock

– Greg Hedgepeth

Zealand than it was a year or two ago. We still import from Japan but that market is quite volatile.”

Autofile reported in its April edition how the annual number

of imported used vehicles from Japan has tumbled with the clean car standard and cost implications being cited as a key factor for the downturn.

Some 81,290 units were imported from Japan in 2024, which was down from 114,252 in the previous year. The situation has led to an increasing number of New Zealand importers and dealers looking within the existing fleet to secure stock.

“There’s more domestic competition and we’re fortunate enough at Turners to have a marketing campaign that generates quite a lot of enquiry towards us and we’re able to buy enough cars to meet our needs,” says Hedgepeth.

“There are more dealers vying for product domestically. That’s fine and we welcome the competition.

“Right now, overall consumer demand is flat in-line with economic conditions, but the pricing of vehicles is holding up

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okay. I believe that's down to a lack of supply coming out of Japan, reducing the overall used-car stock in New Zealand."

The level of interest for pure EVs and plug-in hybrids has dropped away since the coalition government made changes to the clean car programme, but petrol hybrids have become more popular with buyers.

As for the general state of the used-vehicle market, Hedgepeth describes it as okay, "not great, not terrible".

"The market is rolling along and, in terms of the year ahead, I'd say it has to get better. I think we've seen the worst of it. The first half of last year was pretty grim for demand and things dropped away quite a bit, but it picked up in the second half of last year and should continue from there.

"Every time there's an official cash rate announcement and it heads downwards, that can only help build confidence in the market and make people feel better about less money going into mortgage payments.

"If people have more money in their pocket, hopefully they will feel more confident about things and purchasing big-ticket items.

"There's also the unemployment rate weighing on activity and that might take a little bit longer to come down than initially expected, but I think it will come down and



Hornby is one of three new Turners Cars branches in Christchurch

that will also help people feel more confident.

"The geopolitical environment is the last risk factor. I suspect people are a bit concerned about what's happening in the wider world, driven by uncertainty coming out of the US. There's not a dramatic impact on New Zealand from that but it all contributes to holding things back.

"We believe things will get better over the course of the year from a macroeconomic environment and that should flow through to the consumer environment."

SURPRISE SUCCESS

Turners has more than 20 dealerships and these are easily identifiable with their bold, blue-coloured buildings.

The company's profile has been boosted further in recent years by the success of its Tina From Turners advertising campaign,

which began in 2021. Hedgepeth says the character is set to remain a key part of promoting the business despite the actor and comedian who portrays her, Sieni Leo'o Olo, recently moving to Samoa.

"She told us she was going to Samoa quite a while ago. She really wanted to go there for her family and to try a different lifestyle, so we agreed to shoot our most recent campaign a little earlier than we thought we would.

"Most campaigns that any big brand invests in will last a year or two. We've had such a positive response and ongoing feedback from everyone about Tina that we let it run for four years, which is quite extraordinary.

"We're not sure when she'll be back in New Zealand but we've shot a whole bunch of ads that will last us the next few years. When the time comes, we can look at doing some more."

Hedgepeth worked in advertising before entering the automotive business almost 20 years ago and he rates the Tina campaign as a standout.

"I have worked on a lot of big campaigns over the years and I've never worked on one that's been this sort of phenomenon. It's not just because of the brand metrics improving or the lead metrics increasing, it's the additional side of things.

"My team all wear blue shirts to work. When they're out and about, members of the public stop them and ask about Tina or shout to them 'Tina' or 'beep, beep'.

"When we came up with the idea we thought it was definitely the right profile for what we wanted to achieve but never did I imagine it would reach the level it has. It's gone far beyond the expectations of everyone involved in driving the campaign." ☺

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Limiting data access

The NZTA has suspended access to names and addresses on the motor-vehicle register (MVR) for parties failing to comply with annual reporting requirements.

The agency says it has been targeting members of industry organisations non-compliant under section 241 of the Land Transport Act (LTA) and halting their access when appropriate.

It notes it has spent the past six months engaging with industry bodies over businesses not meeting their 2024 annual reporting requirements for authorised access.

At the end of May, the NZTA contacted those that had failed to submit any type of report for 2024 to give them a final opportunity to complete a compliance declaration form and maintain MVR access.

The authorisations of parties



that didn't complete such forms by the deadline of July 21 were suspended.

"As outlined in the terms and conditions of your authorisation, your responsibility is to ensure that personal information from the MVR is not obtained for or released to any party who is not authorised to receive it," explains the NZTA.

"How you do this will depend on the type of systems you have in

place to match customer details to the latest authorisation list."

The agency is asking for businesses to confirm by email that necessary steps have been taken to ensure access to personal information is removed from parties no longer on the authorisation list.

The message should include the method used to do this. For example, if back-end systems automatically check against the list at the point of each plate enquiry, or if they have manually reviewed customers' accounts and removed access to personal information.

An updated list of authorised companies was emailed out last month, but the NZTA notes "there are likely to be more changes to the authorisation list than usual as those who are suspended may apply to have their authorisation reinstated".

Trade deal trims tariffs

The tariff on vehicles exported from Japan to the US has been set after the two nations negotiated a protracted trade deal.

President Donald Trump had threatened a 25 per cent levy on automotive vehicles and parts unless an agreement was struck before August 1.

But the deal reached includes a 15 per cent reciprocal tariff on most Japanese goods, and 12.5 per cent on cars and parts.

The total levy for automotive items will be 15 per cent as it includes a 2.5 per cent tax charged independently of the Trump tariffs.

Japan's Prime Minister Shigeru Ishiba welcomed last month's announcement as the reduced duties come with no limits on volume.

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Electric sector charges ahead

The humble ute plays a huge role in New Zealand, where the effectiveness of changing from internal combustion engines to EVs causes more debate than pie flavours among tradies.

Traditionally fossil-fuel powered, marques are increasingly looking to electrify light commercials as sustainability and pollution play bigger roles in fleet decisions.

Reducing carbon-dioxide emissions is a key driver in decision-making for civil engineering consultancy giant Aurecon, which is pursuing a net-zero emissions goal.

Blair Monk, its transport network optimisation principal and a board member of Intelligent Transport Systems NZ (ITSNZ), told T-Tech 2025 that just a few years ago the mention of electric utes was greeted with derision.

"Better batteries, advances in technology, incentives and demand for sustainable work practices have come together to make electric utes viable," he said.

Aurecon, working with fleet-management company Smartrak, first had to establish what was available to modernise its fleet. At the time, it included nearly 50 Toyota Hiluxes and a dozen or so Corollas and Camrys.

The vast distances and challenging terrain involved in operating in Australia meant the availability of EVs was almost secondary to where they could be charged.

"Teslas might be nice, but are impractical on many sites we visit," Monk said. "It meant we had to trial a lot of vehicles and, ultimately, using data analysis from Smartrak we were able to change types as leases came up for renewal.

"Deciding to go electric is one thing, but you have to have a plan on achieving it because it's not a one-size-fits-all proposition."

Monk told participants at last month's two-day conference at the University of Auckland that while EVs tended to be more expensive, prices were falling.



Blair Monk, of Aurecon, at T-Tech 2025

"What only a few years ago was a pipe dream is now a reality and given rapid advances very few now dismiss electric utes out of hand."

It's not only the ute that's becoming increasingly electric. The nation's bus fleet has long featured EVs, leaving operators facing similar charging dilemmas as Aurecon.

Research by Harshan Senanayake, a University of Auckland student, is helping solve that problem.

"We have to reach a point where we are charging on the go. This is dynamic charging, which is essential for buses because you want to keep them on the road for as long as you can."

Senanayake's work centres on wireless dynamic charging, which has no range problems. The battery can be downsized, which is a boost for the market. The downsides are high investment costs and limited standardisation.

"Electric buses need large batteries. They are heavy, expensive and slow to charge. The most efficient running conditions are keeping the battery in a 40-60 per cent charging range."

Data analysis indicates various locations and methods can be scored to establish the practicality and benefits of dynamic charging via in-ground pads.

This is being used in other countries. Pads are installed at the start and finish of routes, and

along the way when longer trips are required, allowing buses to be quickly topped up and stay within the optimal charging range.

"The model is promising, with targeted dynamic pads leading to lower total costs and better energy balances."

Zhihao Zhang, Senanayake's colleague, is completing a civil and environmental engineering PhD with his research looking at using autonomous vehicles to optimise traffic flow.

He cited Tesla in the US and Robotaxi in China as examples of driverless technology being incorporated into everyday use.

"We are still in the early stages of merging driverless and driven vehicles, but advances are being made," said Zhang.

Using the example of a police patrol vehicle being driven zig-zag across multiple lanes to slow traffic on America's freeway system, an automated vehicle could fulfil that role.

"What if we could use that principle and apply it to motorway ramps, which are accident blackspots and efficiency bottlenecks.

"My research is aimed at creating better traffic flows. The model is showing promise in that using autonomous vehicles could suppress speed fluctuations to enhance flows."

While Zhang acknowledged

selfish driver behaviour and variability remained a challenge, he added using driverless cars as mobile control agents might assist in conflict-free merging and improving safety.

RUC CHALLENGES

The "whim of politicians" will continue to be a key factor in shaping the direction of road-user charging (RUC) and other transport schemes.

That was the message from Scott Wilson, a speaker at ITSNZ-organised T-Tech 2025. He is RUC client service leader for Australia and New Zealand at CDM Smith, a global engineering and construction firm.

"Most of us pay fuel tax," said Wilson. "It's set by politicians who decide the rate and where money will be used.

"That's the opposite to most services. We pay our phone company and power supplier provider directly. They decide on investment, but transport remains a game played at the whim of politicians."

Wilson explained New Zealand was no different in this respect and faced the same falling fuel-tax revenues as the rest of the world. "Yet New Zealand raises about \$2 billion a year with most coming from heavy vehicles.

"RUC has replaced diesel taxes. It's efficient but quite expensive to run because it's a manual system. At the same time, \$750 million is collected automatically using RUC at no cost."

Scaling up the existing 1.2 million units subject to RUC and capturing all vehicles was identified as a major challenge.

"But we are seeing progress in Europe and the US is rapidly adopting RUC. The question is can we, and if so how, scale up to follow Iceland where EVs now pay and all others will soon follow.

"We have two choices – enhancing what we do now or becoming future price-orientated by moving away from manual

◀ systems and mandating data use as RUC is phased in.”

CUTTING CONGESTION

Michael Roth, Auckland Council's lead transport adviser, is working on congestion charging for our largest city. It will be a hard sell, but he's convinced time of use (ToU) schemes will be embraced as communities get to see their benefits.

He told the conference: "ToU will be valuable in reducing congestion that costs Kiwis and businesses millions of dollars every year. In every city that has implemented ToU it has been successful, but it will not be accepted without question.

"There's a lot of work to do before any introduction in Auckland. Although the concept was widely supported during consultation, that will change as costs to individuals become clearer.

"We remain confident though that support will return as people begin to understand the benefits it will deliver too."



Conference delegates at the University of Auckland's transportation research centre

ToU charging is favoured by Mayor Wayne Brown, who told T-Tech 2025 attendees it would be useful in addressing the motorway network's unreliability.

"People need to be incentivised to use other modes and our public-transport weekly fees have been capped at \$50."

Brown added tolls and ToU would always be cheaper than tunnels and more roads. "We are always interested in working with those who can innovate and

technology is a major driver of that.

"We've made a mess of our economy and transport systems, and have to use smarter ideas and learn from others to clean that up and move forward."

Auckland wasn't alone in continuing to be distracted by mega-projects often put forward as solutions, said Brown.

"We plough on, constantly under-estimating costs and over-estimating benefits. We continue to invest in reports, studies and more

research into a Waitemata tunnel that will never be built."

Far better, he added, was to focus on low-cost solutions, particularly those that didn't cause massive disruption. "We need to move our focus onto fixing smaller problems because cumulative effects will deliver real benefits."

As an advocate of low-cost solutions, the mayor said the billions invested in some mega-projects would have been better spent on technology.

[continued on page 12]



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“Something that’s seldom considered when we talk about AI – artificial intelligence, is that we overlook NS – natural stupidity. I challenge you all to help extract maximum benefits from what we already have.”

Brown reserved his biggest criticism for central government, describing Wellington a city of drones “and not the ones that fly”.

“Change can only come about through real partnerships and that means giving some of the control to us.”

SUSTAINABLE SYSTEM

A whole-of-system approach needs to be taken to advance climate, social and economic goals, according to Armin Guttke, president and chair of ITSZN.

He said overseas experience could help deliver solutions to the high cost of congestion many believed was paralysing Auckland.

Countries in Europe and Asia have faced similar problems and



Liz Yeaman, event MC and managing director of Retyna Ltd, with ITSZN’s Armin Guttke, president and chair, and executive director Simon McManus

the lesson learned was no magic bullet can correct problems overnight.

“Auckland alone pays billions of dollars every year in terms of the productive hours lost by people sitting on motorways, in fuel consumption, in disrupted delivery and labour supplies, with climate emissions on top of that,” said Guttke. Those were all factors that increased the cost of goods and services, he warned, pointing out

transport accounts for about 40 per cent of New Zealand’s greenhouse gas emissions.

“Our transport network doesn’t only connect us economically, but socially. It’s what we rely on for access to healthcare, housing, education and to go about our everyday lives. A sustainable and equitable system is essential.”

Delegates heard New Zealand’s transport future was at a crossroads and technology could play a

significant role through the likes of smart traffic management and ITS that improve infrastructure efficiency and cut congestion.

Guttke acknowledged transport was a complex issue made worse by funding problems and declining fuel-excite revenue, which made the push for new finance models and technology critical.

“Singapore, Stockholm and London have instigated time of use and tolling RUC as part of efforts to ensure systems can be well-maintained and equitable in the long term. ToU charging has successfully reduced traffic and improved productivity internationally.

“There’s nothing to suggest Auckland wouldn’t see similar benefits through encouraging off-peak travel.

“Ultimately, T-Tech is not about gadgets, it’s about improving lives and unlocking benefits. I really want everyone here to leave with new ideas.” ☺

COMPACT EV CHARGER BUILT FOR NZ

OEM Audio has a new, smarter, slimmer EV charger and the wall-mounted 7kW unit proves that reliable vehicle charging doesn’t need to cost the Earth.

As more New Zealanders switch to EVs, the demand for simple, affordable and compliant EV charging at home has increased. But it can be hard to know where to turn in a market full of generic imports and overpriced hardware.

The team at OEM Audio, based in Christchurch, has been in the EV space since day one and our latest offering draws on that experience.

The Slimline Smart 7kW EV Wall Charger delivers all the features you need in a compact, stylish smart wall charger that’s built for New Zealand homes and businesses. It is compliant, reliable, app-controlled and for a limited time, just \$499.

Reliable, real-world charging solution

This is a single-phase 32A EV charger designed for real-world Kiwi installations – homes, rentals, light commercial – anywhere you want reliable charging without the drama.

Its features include:

- ☑ Type 2 socket with RFID card support, which can be turned off
- ☑ Clear LED status display
- ☑ Control via the EVSE Master app, which can be turned off
- ☑ Weatherproof wall-mounted enclosure

It also includes built-in 6mA DC fault detection, which means you don’t need an RCD Type B and that alone can save several hundred dollars on installation costs.

Promo price and extra power

To celebrate the launch of the charger, OEM Audio is offering this unit for just \$499 including GST – but only during August and only if you mention this article when ordering.

For those who want extra power, whether to support three-phase vehicles or future-proof a business or commercial install, OEM Audio offers a three-phase dual socket 22kW Slimline model for just \$699.

It shares the same clean design and smart features as the 7kW version but can charge on three-phase.

More than 60,000 EV products sold

OEM Audio has supplied more than 60,000 EV charging products across New Zealand and Australia.

We’re an approved supplier to electricians, fleet operators and even national retailers.

And unlike overseas sellers, we’re a real business you can visit, with:

- ☑ Local stock in our Christchurch showroom
- ☑ Install-friendly instructions and phone support
- ☑ A history of solving problems, not creating them

“We built this charger because we know there is a market for people who just want to charge their car and be done with it. It’s simple and extremely cost-effective,” says Paul O’Connor, managing director.

“This is a product that installers trust, that consumers can afford and that we back completely.”

Order now while the promotion lasts.



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Celebration for federation's 60th

The Financial Services Federation (FSF) has marked its 60th anniversary with a special event in Wellington.

The event at parliament highlighted how the industry body for specialist lenders and fleet-leasing providers has evolved from its inception in 1965 as the NZ Finance Houses Association with 10 members to a \$20 billion industry serving more than 1.7 million consumers and businesses.

Lyn McMorran, executive director, said specialist lenders are no longer on the periphery.

"Our membership today spans 100 consumer and commercial lenders, non-bank deposit takers, fleet-leasing firms, credit unions and building societies, insurers and credit reporting agencies," she added.

"They are all unified by their role in enabling financial access and injecting competition into a market long dominated by large, registered banks.

"From vans powering small Kiwi businesses to large commercial fleets servicing the primary sector and national infrastructure, our members give businesses the tools to grow, keep New Zealand moving and provide flexible finance options consumers increasingly rely on."

Scott Simpson, Minister of Commerce and Consumer Affairs, addressed the audience at the celebration in late June and thanked the FSF for its commitment to the sector.

He also spoke of the government's policy reforms towards a more streamlined regulatory environment, commending the federation on its input into the consultation process.

Don Atkinson, FSF executive committee member and chief executive of UDC Finance, a founding member of the organisation, also commended the federation on its dedication to members.

"Through education, advocacy and high standards of conduct, it has lifted the bar for our industry,"



From left, Lyn McMorran, Kirk Hope and Justin Kerr – three generations of FSF executive directors going back to 1988



Scott Simpson giving his speech at the FSF's celebration in parliament



Sandra Clamp, senior risk and compliance officer at Mercedes-Benz Financial Services NZ



Fred Ohlsson, left, chief executive of the Avanti Group, with Mark Mountcastle, former Avanti CEO and former FSF chairman



From left, Fleur Howard of FinCap, John Grant of Odessa and Alana Nixon of the FSF



Justin Thomas, left, national sales manager of Nissan Financial Services, and Nicko McGregor, long-time FSF supporter

he said. "It has given us a unified voice and a seat at the table, which has proved especially valuable with the regulatory upheaval of the past few years."

Atkinson explained what sets specialist lenders apart and why the sector matters for New Zealand, such as its ability to reach underserved communities, take risks and drive innovation.



Katie Rawlinson, the FSF's legal and policy manager, with guests at the event



Lyn McMorran, Scott Simpson and Don Atkinson



From left, FSF executive committee members Jane Dunkerley, managing director of Centracorp Finance, James Searle, CEO of Autosure, and Don Atkinson, CEO of UDC



Scott Simpson gives the thumbs-up as Lyn McMorran cuts the FSF's 60th birthday cake

The FSF has played a pivotal role in shaping the financial landscape

– Lyn McMorran

“From online working capital to buy-now, pay-later, insurance premium funding to the challenge of guaranteeing electric-vehicle values, specialist lenders have consistently delivered transformative, first-to-market products.”

The FSF was inceptioned in 1965 by UDC CEO Otto Heymann, who escaped from Germany during World War Two. It was formed with 10 members and its first-year profit was £202 and seven shillings.

Key milestones have included legislative reforms, such as the

Credit Contracts and Consumer Finance Act, and ongoing advocacy for common-sense regulatory frameworks.

Challenges and opportunities were also acknowledged, including the 2008 global financial crisis, which led to 67 finance companies failing. Two were FSF members.

That period emphasised the FSF's ethos to only admit companies it believes are committed to responsible practices.

The federation has also had a role in pioneering educational initiatives such as the NZQA level-

five micro-credential in consumer credit, which aims to raise industry standards and promote professional development.

“In our journey from humble beginnings to today's vibrant sector, the FSF has played a pivotal role in shaping the financial landscape,” added McMorran.

“We're committed to leading the charge to ensure New Zealanders have access to diverse and practical solutions that meet evolving needs, and contributing to a financial ecosystem that fosters growth and opportunity.”



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Building a smarter and stronger service network for Assurant

In an industry where customer expectations are rising and technology is reshaping every touchpoint, Assurant's Philip Maltby is leading the charge to modernise vehicle repair services in New Zealand.

As auto repair network manager, Maltby is redefining how automotive repair support is delivered by making it faster, simpler and more customer focused.

With more than 24 years of experience in the automotive sector, Maltby brings a combination of technical depth, strategic insight and operational leadership. Today, he's applying that experience to build a trusted, responsive and high-performing network of approved repairers that supports Assurant's policyholders when they need it most.



"There are certain things in life we must do, no questions asked. But time brings change, and with change comes the chance to question how and why we do what we do. Often, the simplest way is not only the easiest, but also the best."

A CAREER BUILT ON SERVICE EXCELLENCE

Originally from the UK, Maltby relocated to New Zealand in 2014 and quickly became a key figure in the local automotive landscape.

His tenure at Inchcape Automotive Distribution NZ, representing brands such as Subaru and KGM, saw him rise through the ranks from warranty and service development specialist to national customer lifecycle services manager.

EXPERTISE IN AUTO REPAIR NETWORK STRATEGY

At the heart of Maltby's work is a deep understanding of repair network management. He has successfully:

- ✔ Established and optimised dealer and repair networks, ensuring coverage, capability and compliance.
- ✔ Introduced new systems and dealer portals, streamlining operations and improving data integrity.
- ✔ Directed EV readiness planning, helping networks prepare for the future of mobility.

- ✔ Led warranty transitions to meet international auditing standards.
- ✔ Managed vendor and third-party logistic relationships to drive quality and accountability.
- ✔ Co-ordinated national recall programmes to ensure legal and regulatory compliance.

Maltby works closely with repairers, internal teams and strategic partners to ensure that every part of the network is aligned with Assurant's goals and with the expectations of today's customers.

"I want the network to earn trust because a truly great service and product is one that leaves the customer feeling confident, informed and cared for."

Furthermore, his efforts are aligned with broader industry trends, including the rise of electric vehicles, increasing regulatory scrutiny and growing demand for digital service experiences.

Maltby's ability to navigate these changes is a key asset for Assurant as it continues to grow and evolve.

SIMPLIFYING THE COMPLEX FOR CUSTOMERS

Maltby's leadership is driven by a passion for making the complex simple. He challenges legacy processes and outdated systems, focusing instead on what truly matters – delivering fast, reliable and empathetic service when customers need it most. His philosophy is rooted in customer-first thinking.

This mindset is important in the automotive repair space where customers often engage with repair networks during stressful moments, such as when their vehicle breaks down.

Maltby's goal is to ensure that these experiences are as smooth as possible.

POSITIONING ASSURANT AS A MARKET LEADER

Assurant is positioning itself to become New Zealand's best-in-class motor breakdown insurance provider.

Maltby's work directly supports the company's commitment to delivering a more efficient, effective and enhanced service to customers. In a world where service matters more than ever, that makes all the difference.

By building a network that meets technical standards and delivers meaningful support to customers, Assurant is committed to setting a new benchmark for service excellence in the automotive insurance sector.



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Free tools to sharpen performance

Before you pour more money into your marketing budget or expand into new channels, ask yourself – do you actually know what’s working?

In today’s automotive retail environment, understanding your digital presence is essential. Knowing where you stand means you can focus on what matters, cut what doesn’t and move forward with confidence.

The best part? There are free tools you can use yourself that make digital audits not just possible, but practical for busy businesses.

START WITH YOUR WEBSITE

Your website is often a customer’s first impression. According to industry insights, 94 per cent of first impressions relate directly to web design. That means your home page, navigation, speed and mobile responsiveness are all under the spotlight.

Start by checking performance using Google Analytics 4 (GA4), a free tool that shows how visitors arrive at your site, how long they stay and where they drop off.

Pair this with Hotjar.com, which offers visual heatmaps and session recordings of user behaviour.

These tools reveal what’s

working and where leads might be lost. Focus on a mobile-first layout, streamline navigation and ensure key conversion tools, such as finance calculators and trade-in forms, are easy to find and use.

GOOGLE’S ROLE

More than 90 per cent of car buyers turn to Google during the purchase process. That makes it essential to understand how you show up in search results, both organically and through paid ads.

To check your organic visibility, use WordStream’s free keyword tool to identify what terms are most relevant to your stock, services and location. Then search those keywords and review your position in the search-engine results pages.

If you’re running paid Google campaigns, an audit can help ensure your budget is working efficiently.

In one recent case, a dealer reassigned budget from branded Google adverts into organic search-engine optimisation efforts and saw increases in traffic and leads without increasing spend.



JAMES HENDRY
Director, sales and operations
AdTorque Edge NZ

AUDITING META ACTIVITY

With more than half of online users researching brands on social media, Meta – with Facebook and Instagram – remains a key channel for dealership visibility and engagement.

Use the Meta Ad Library to review current campaigns or see what competitors are running. Look for trends in creative, offers and formats. Are your ads aligned with market expectations? Are you reaching the right audience with the right message?

Keep in mind that Meta often delivers higher traffic volume and more creative flexibility, while Google tends to offer better conversion rates and longer time on site.

A balanced approach based on clear audit insights can drive stronger returns on investment (RoI).

MEASURE TRAFFIC GAINED

The final step in a digital audit is setting up proper tracking so you can measure what happens after someone clicks. Use Google

Analytics to set up conversion tracking and ensure any lead forms or tools on your website are linked to your reporting.

Dive into GA4’s traffic acquisition report to understand what channels are really delivering the goods. If you’re running both Meta and Google adverts, this step can help isolate which channel is driving form-fills, phone calls and showroom visits – not just page views.

MOVING FORWARD

A digital audit isn’t just about identifying problems. It’s about gaining clarity – knowing what’s working and what needs work helps to direct your next marketing dollar more effectively.

So, before you build the next campaign, take time to review your current digital performance. With the right insights – and most are available through free tools – you can unlock better RoI, improve visibility and drive more leads.

And if you’re unsure how to interpret the data, reach out to your dedicated digital partner or trusted adviser.

When you know where you stand, you’re better equipped to move forward with focus, confidence and results. 📈

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Industry movers

MATTHEW CRAIG has become head of lending operations at Branded Financial Services, part of the Avanti Finance Group.

He is overseeing key areas such as credit, settlements, accreditations and sales support, and leading Branded's efforts to optimise lending operations for customers and business partners.

Craig, pictured, has experience in retail banking, mutual banking and fintech where his roles have included leadership, sales, operations, product management and project delivery.

Liesl Knox, chief executive officer of Branded Financial Services, says he is well-equipped to lead the company's operations as it continues to grow and expand its services across the Tasman.

"Matthew is a great addition to the team," adds Knox. "His leadership experience and customer-first mindset will be instrumental in driving the continued success of our lending operations."



ALEX DELANEY has become dealer principal at Fagan Motors in Masterton, which is owned by the Colonial Motor Company.

Delaney previously worked at Eagers Automotive dealerships in Auckland, most recently as general sales manager at North Harbour Mazda for just over a year after being a business development consultant at John Andrew for almost two years.

He started his career in the car industry in 2017 at North Harbour Mazda in used-car sales support before becoming a used-car sales consultant.

Delaney was then appointed as a new-vehicle sales consultant at North Harbour Ford in March 2020, a position he held for two-and-a-half years.



HAYLEY HOLT and **SEAN COUTTS** have taken on positions with the Speirs Finance Group.

Holt has been appointed as northern business development manager of Yoogo Fleet, a division of Speirs, and is responsible for customer growth from Taupo north.

A well-known broadcaster and former TVNZ reporter, she recently stepped back from media to study finance.

Holt's remit includes partnering with clients to deliver customised fleet solutions that enhance business productivity through real-time visibility, guaranteed compliance and optimised asset utilisation. She will also support organisations when streamlining their fleets.

Coutts has become commercial manager – healthcare. He is heading up Speirs' newly created division that funds medical, dental and veterinary equipment.



Hayley Holt



Sean Coutts

SHAYNE HARRIS, ex-president of MotorSport New Zealand, is now its chief steward following Wade Paterson's resignation earlier in 2025 after 12 years.

Harris, pictured, is a former chief clerk of the course and holds a gold race clerk of the course licence.



TO FEATURE IN INDUSTRY MOVERS EMAIL EDITOR@AUTOFILE.CO.NZ



New Zealand's only Rolls-Royce dealership has been revamped

Significant milestone for Spirit of Ecstasy

Rolls-Royce Motor Cars Auckland has officially opened its newly redesigned showroom.

And it marked the occasion by giving the Ghost Series II and Black Badge Spectre their New Zealand debuts.

The three-car showroom in Newmarket is the marque's only authorised dealership in the country and its new contemporary style has been designed to resonate with the tastes of its "distinctly individual clients".

The entrance is inspired by the brand's Pantheon grille and crowning the doorway is the Spirit of Ecstasy.

A bespoke commissioning atelier is at the heart of the showroom in Great South Road. It allows clients to explore the marque's range of personalisation, from rare wood veneers to embroidery threads.

There is also a cabinet of curiosities. This showcase of New Zealand art and design "inspires

creativity and honours local culture".

Jonny Highton, dealer principal, is delighted with the facility after its "extensive redesign and redevelopment".

"The new Auckland showroom is a momentous milestone for us," he adds. "This new space is the perfect embodiment of the brand, providing the perfect platform to inspire our clients to create bespoke, one-of-a-kind motor cars.

"A visit here is designed to be an engaging experience for customers where they can experience the very best of the brand."

Irene Nikkein, Rolls-Royce Motor Cars' regional director for Asia-Pacific, says: "Here, clients are welcomed into a highly contemporary, immersive environment – one that reflects our status as a house of luxury.

"This achievement is a testament to our dedicated dealer partner, whose passion and commitment have brought our philosophy to life for New Zealand." 🍷



Inside the dealership



Rolls-Royce's Black Badge Spectre



The Ghost Series II

Big changes afoot at association

Change is the one constant in life, or so the saying goes. For many, change can sometimes be an uncomfortable process. But if we want to improve, develop and make progress toward our goals, we must embrace change.

Like many others, we've been forced to adapt, shift and pivot to meet rapidly evolving needs amid challenging times.

The MIA has chosen to take this opportunity to redefine who we are, what we do and how we will do it. We've left no stone unturned and we chose, with the full support of our loyal members, to lean into the uncomfortable with the goal of re-emerging not only different but considerably better than before.

We now focus on doing the work only we can do, as independent industry representatives with a collective 78 years of OEM-affiliated experience in addition to significant industry and vehicle datasets worthy of soon-to-launch, all-new data and reporting systems.

We envisage a near future of enabling cutting-edge dashboards, analysis and real-time insights to fuel better future decision-making – not only for our members, but our future policy recommendations, advocacy efforts and, in time, greater benefit for the wider industry.

When I first took over at the helm of the MIA, we were a tiny organisation, a team of two with a broad remit stretched thin trying to deliver services to a

great many. While we've tried to uphold service delivery as best we can, we've also undergone what we've called a full strategic review.

It has resulted in a full reset. We've changed our entire governance – disestablishing the former council and replacing it with a new board of directors supported by a comprehensive committee framework to better welcome, facilitate and encourage industry engagement and collaboration at all levels.

We've designed new systems and expanded our team, onboarding a small group of experts poised to deliver a refreshed and slightly different future service offering, focused more toward adding value through services and expertise only we are positioned to deliver.

Our new team is on board and our new systems are set to roll out throughout the second half of 2025, so it's an exciting time.

We have welcomed Hannah Nansett, our operations manager, who joined the team in December last year. She is our first point of contact for most members, general industry and public inquiries.

In April, Alan Seay joined as communications and engagement manager. He brings a wealth



AIMEE WILEY
Chief executive officer,
Motor Industry Association

of knowledge and expertise, from journalism beginnings through to corporate communications expertise from the energy sector.

Most recently we have been joined by Jarrod Ho in the role of business

intelligence and systems manager. He brings more than two decades of experience at EMD where he most recently served as head of business quality.

His previous roles included head of customer experience and

business improvement manager, and as a product manager for Volkswagen and Audi. Jarrod, based in Auckland, is focused on data, systems and reporting, and will be leading the implementation of our exciting all-new systems upgrade and rollout over the coming 12 months.

We are also privileged to retain industry veteran Lloyd Robinson, whose unparalleled length of service in the sector uniquely equips him for the role of MIA's technical adviser.

Much of this work to date has been largely invisible, from the outside looking in. I'm thrilled to share that from the second half of 2025 onwards our changes will start to become more visible and apparent.

Our public positioning will change as will what we offer for greater industry benefit. I'm excited to be leading this change and for the MIA to be well-positioned to deliver differently and better with a fresh, more modern public-facing range of services on offer.

I am very conscious of the responsibility that will be placed on myself and my team over the coming months to bring these changes into effect and to bed them in.

This will have to be done at the same time as continuing our day-to-day work of representing our members to government, industry and the wider public so they are recognised as the trusted, respected and credible enterprises that they are.

The expression "building the aeroplane while it's in flight" comes to mind and I'm confident we are all more than equal to the challenge.

I began this column with a quote about change, so it seems fitting that I should draw it to a close with another. What better than the wisdom attributed to Socrates, who said: "The secret of change is to focus all of your energy not on fighting the old, but on building the new."

That's exactly what we've been busy doing to ensure greater future benefits and added value for our members and the wider industry to better position the MIA to leverage the unique value contribution our organisation makes to New Zealand's economy and society. ☺

Our new systems are set to roll out throughout the second half of 2025



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The month that was... August

August 2, 1999

Distributors claim fraction of import pie

New-vehicle distributors were taking on only a tiny amount of used imports despite a growing number entering the industry.

Nearly 68,000 used imports had been sold by August 1999 with new-car distributors joining the fray on the premise that "if you can't beat them, then join them".

However, despite the fact the country's sixth biggest brand was Toyota Signature Class, distributors were bringing in only a fraction of the total number of used imports.

Between them, they accounted for merely a few hundred of the 10,000 to 11,000 used vehicles registered here for the first time.

Some distributors imported second-hand cars for sale through dealer networks. While Toyota brought in the most, Daihatsu and Honda, which was using its Nelson assembly plant for refurbishments, also imported regularly.

Rob Elliott, sales and marketing director, said Honda was still working out which models were most in demand and a fall-out from the open market for used imports was their impact on the fleet's age.



August 13, 2004

Odo code of practice?

Companies involved in odometer inspection and certification here and in Japan were being asked to sign up to a code of practice.

The Minister of Land Transport Safety, Harry Duynhoven, was believed to strongly favour such an initiative. The aim was to take the heat out of adverse publicity over "clocking" allegations so the public and industry could have confidence in certification.

The Independent Motor Vehicle Dealers Association intended to call a meeting of odo-certifying companies the following week to invite them to sign up to the code. It was understood it would cover technical procedures, conduct and contentious issues, such as re-inspections.

Meanwhile, a big motorsport weekend was coming up on TV One followed by the Hungarian Grand Prix on early Monday morning.

There was recorded coverage of the first V8 Supercars race from Oran Park in NSW with Matt Halliday as the studio guest and Phil Dark standing in for Geoff Bryan. That would be followed by the Formula Ford Challenge and second V8s race live.



August 12, 2005

Winter blues slow to fade

Uncertain economic conditions and an impending election were two possible explanations for the car industry's extended "winter blues".

Experts had predicted rough times for New Zealand's economy in the weeks leading up to the general election, with several key indicators ready to trigger shifts in the exchange rate depending on September 17's result.

Coupled with this was uncertainty surrounding polling day itself. Many consumers were reining in spending in anticipation of changes to economic policy. This kept the market quiet with traders all over the country reporting slow business.

Invercargill dealer Robbie Boxter said he hadn't experienced a downturn that winter because sales had been quiet all year, possibly because people were choosing to invest their money in the strong property market.

Mark Cottle, of Dunedin's Auto Court, agreed the market was slow and added it would most likely remain that way until after the election.

National had promised tax cuts, which would see consumers enjoying more money in their pockets. The latest poll had Labour ahead on 45 per cent and the Nats with 41 per cent.



August 3, 2007

NZ launch for E10 biofuel

Gull New Zealand announced the launch of Gull Force 10, the first biofuel commercially available for everyday transport use. It was made from ethanol supplied by Fonterra, and had a blend of premium petrol as its base and 10 per cent bioethanol.

Dave Bodger, Gull's general manager, saw the fuel as an example of his company's commitment to motorists, sustainability and a cleaner environment.

"The launch of Gull Force 10 comes significantly ahead of the mandatory biofuel sales targets set by the government for April 2008," he said.

Gull Petroleum's chief executive officer, Wayne Ferrell, added: "Not only is Gull Force 10 better for the environment by ensuring lower emissions and cleaner burning, it will also give Kiwis more power and a higher performance while cleaning cars' fuel systems."

Prime Minister Helen Clark said: "The government and Gull have shown we are serious about providing motorists with real choice. We are leading the way in reducing greenhouse gas emissions."

The AA commended the arrival of Gull Force 10, but warned motorists to check if the biofuel was compatible with their vehicle. It had requested from manufacturers a list of all cars that could use it.



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Exclude used imports from policy

For the past few years, I've been an ardent defender of including used imports in the clean car standard (CCS).

The logic seemed straightforward. If reducing carbon dioxide (CO₂) emissions is the goal, why wouldn't we want all vehicles entering the country, new or used, to face scrutiny?

But after observing its real-world impacts, I've had to admit something uncomfortable and that's applying the CCS to used imports was a mistake.

It's not just ineffective, it's also unfair, regressive and misaligned with the very mechanics of the market it aims to reform. Let me explain.

SUPPLY-SIDE FUNCTION

The CCS was designed as a supply-side mechanism and its core function is to signal to marques to "make cleaner cars". It sets fleet-wide CO₂ targets and if importers' average emissions exceed targets, they pay a charge.

This works for original equipment manufacturers (OEMs). They design vehicles, can retool production lines, offer incentives to dealerships and can build more EVs.

But used importers are not manufacturers. They don't design cars, don't commission them and don't control what gets made.

Their role is to buy from the global pool of what's already been on the road, predominantly from Japan, and bring them here to meet demand.

Holding used importers accountable for vehicle emissions is like holding second-hand

furniture stores responsible for deforestation. They are just making existing goods available to people who need them.

BURNING CARBON

Unlike nitrous oxide or particulates, which impact local air quality, CO₂ is a global pollutant. Moving a car from Tokyo to Tauranga doesn't add more carbon to the atmosphere. That vehicle was already built and emitting.

The CCS treats a used import as if it were a new addition to pollution when it's just a continuation.

If the goal is to reduce net global emissions, the only meaningful lever is to reduce additional production and fossil-fuel use. Used cars aren't the source of the problem because they are part of the existing carbon budget.

WRONG PEOPLE AFFECTED

Most New Zealanders don't buy new cars. In fact, about 80 per cent of private vehicle purchases are used. These are everyday people – young families, essential workers and rural households – trying to find safe, affordable transport.

What the CCS does, in practice, is raise the cost of the only viable options for lower and middle-income Kiwis. In essence, those who can't afford new vehicles are punished for choosing what's within their reach. It's a regressive tax disguised as environmental virtue.



KIT WILKERSON
Head of policy and strategy
kit@via.org.nz

The predictable result is that people hold onto older, more polluting vehicles for longer.

Or they demand and purchase the cheaper imported cars which are often older, less efficient and less safe.

We've seen this in increased payments for parts and servicing. In the name of reducing pollution, we've created a perverse incentive to keep high-emissions vehicles on our roads.

SIGNALS & OUTCOMES

Because the CCS is built on test-cycle emissions, it encourages a game of numbers.

Used importers have to scramble to find cars that score well on paper regardless of how they perform in the real world or if they suit New Zealanders' requirements.

A kei-class model might score better than a hybrid van, but that doesn't mean it's safer or more appropriate for a family of five in rural Aotearoa.

Worse still, it turns environmental ambition into a bureaucratic maze.

Compliance rules designed in Europe and originally intended for large OEMs are being applied to small businesses sourcing stock from auctions in Japan, often with little control over what's available.

It's like forcing a farmers' market to follow supermarket distribution rules.

THERE'S A BETTER WAY

I'm not saying used vehicles should get a free pass. But if we want meaningful emissions reduction, we need tools that match the task.

Let's use demand-side incentives – the likes of fuel-economy labelling, credits for scrapping higher emitters and targeted rebates for low-income households.

The soon-to-be-universal road-user charges could be designed, or an environmental charge added to them, to reflect CO₂ emissions per kilometre driven.

If we want to get really simple, let's tax fossil fuels properly and recycle that revenue into helping Kiwis access clean transport or subsidise power to incentivise electrification in general while further reducing living costs for everyday people.

These are real levers, and ones that influence consumer behaviour, promote efficient vehicle turnover and reward genuine emissions improvements.

The CCS has its place, but that place isn't in the used-imports sector. Including used vehicles undermines the standard's core purpose, hurts the people we should be helping and does nothing to reduce global emissions.

It's not too late to fix this. We can undo bad policy to ensure a system that's fair, effective, and grounded in fact and the actual structure of our country's vehicle market.

Sometimes the smartest move is to change your mind. Let's get used imports out of the CCS. ☺



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American flagship down under



The Yukon Denali is an eight-seater

GMC is aiming for its Yukon Denali to “fill a gap” in the market for V8 power, best-in-class SUV towing and seating for eight over three rows.

Deliveries have started here and across the Tasman with the price point for the marque’s flagship starting at \$184,990 in New Zealand.

The SUV has been remanufactured in Victoria to create a right-hand-drive model for GMC, which is an all-new brand down under that sits between Chevrolet and Cadillac in General Motors’ line-up.

“There’s no better vehicle to launch GMC in our market with the Yukon Denali’s combination of potent performance, towing confidence and luxury in every seat delivering a unique proposition in the upper-large SUV space,” says Jess Bala, managing director of GM Australia and New Zealand.

The petrol engine is a 6.2-litre EcoTec3 V8 with dynamic fuel management (DFM) paired with a 10-speed automatic transmission with electronic precision shift.

It produces a 313kW of power

and 624Nm of torque making it among the most powerful SUVs on the market here.

The engine gets its efficiency through direct injection, cylinder deactivation and continuously variable-valve timing. Under light loads and conditions, the DFM system can deactivate four cylinders to reduce fuel use and increase range.

The Yukon Denali is rated to pull up to 3,628kg braked, its unbraked towing capacity is 750kg and its gross vehicle mass comes in at 3,447kg.

It’s equipped with an active response four-wheel-drive system with electronic limited-slip differential and a two-speed transfer case with 2WD high, and 4WD automatic high and low settings.

As for size, the SUV comes in 5,338mm long, 2,058mm wide and 1,943mm high. Its wheelbase is 3,071mm.

It also offers automatic stop-start with disabled switch, a 91-litre fuel tank with capless fuel filler, 3.23 rear-axle ratio, four-wheel anti-



There’s plenty of space and more than 42 inches of screens inside the SUV

lock disc brakes with brake pad-wear indicator, air-ride adaptive suspension and dual-system exhaust with polished stainless-steel tips.

SPACE AS STANDARD

GMC says the “luxury of space arrives as standard with first-class seating for eight, elevated cabin materials and segment-leading technology”, while the SUV has a maximum cargo volume of 3,480L.

The Yukon’s interior has Denali-exclusive fractal stitching on the seats, which are heated and ventilated for the driver and front passenger and heated in the second row.

There’s a panoramic power sunroof with sunshade, high-quality materials include authentic wood detailing and there is a pivoting wooded door for the cup-holder console.

The SUV is equipped with more than 42 inches of screens. The centre console is home to GMC’s premium infotainment system, a 16.8-inch touchscreen with wireless Apple CarPlay and Android Auto, which pairs with a Bose 14-speaker surround, and a Centerpoint audio system.

An 11-inch digital driver information centre with high-contrast display provides all on-road and vehicle data. It’s complemented with a 15-inch

multi-colour head-up display.

The rear-seat entertainment system has dual 12.6-inch diagonal colour-touch LCD high-definition rear screens for second-row passengers.

Other features as standard include an adjustable steering column with power tilt and telescoping, trizone automatic climate control and keyless open and start.

BOLD WITH CHROME

The Yukon Denali has 24-inch machined and painted pearl-nickel wheels, a bold grille and plenty of chrome, including on its body mouldings and door handles.

There are LED headlights, tail-lights, daytime-running lights and fog lamps deliver a unique light signature both day and night, while the chrome delivers a “premium look”.

With safety in mind, the SUV offers a following distance indicator, forward-collision alert and front and rear-park assist, as well as front-pedestrian braking and hill-start assist.

Hitch guidance with hitch view is on hand to help, along with trailer-sway control.

Other features include lane change and side blind alert, lane-keep assist and lane-departure warning, rear cross-traffic alert and rear-pedestrian alert. 📶

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Taking segment to 'bold place'

The Inster, Hyundai's newest sub-compact EV, offers futuristic design and segment-leading range coupled with advanced technology.

The 71.1kW standard-range variant with single-speed reduction gear, front-wheel drive, 15-inch wheels and a 42kWh battery provides up to 327km of range on the WLTP.

The extended-range version produces 84.5kW combined with a 49kWh battery for up to 360km when fully topped up.

When plugged into a DC high-power charging station delivering 120kW or more, the Inster can be fast-charged from 10-80 per cent in as little as 30 minutes.

"We've taken the small SUV image to a bold new place for a global audience," says Simon Loasby, senior vice-president of Hyundai.

"The Inster punches well above its weight. With it, we are

redefining what it means to drive a sub-compact EV."

Adjustable regenerative braking allows the driver to tailor the flow and efficiency of the journey via paddle shifters for an enhanced battery boost in traffic or smoother cruise on the open road.

Vehicle-to-load functionality lets customers charge or power devices, such as electric bicycles, scooters and camping equipment, anywhere they go.

Inside, the interior includes bench-style front seating and 50-50 split-fold rear seats, which also slide and recline, maximising space and versatility.

The Inster boasts a 10.25-inch full digital instrument cluster and 10.25-inch multi-media touchscreen with Bluelink's



airflow around the headlamp strip and applying a front underbody cover, which also reduces drag.

Advanced hydro bushings for the electric motor's body mount improve ride quality and reduce vibration compared with conventional rubber bushings.

The Inster delivers optimal body control and shock absorption through the application of high-performance dampers.

High-speed driving comfort benefits from a reinforced steering-system mounting structure, optimised steering damper and steering wheel designed to minimise the transfer of vibration.

The Inster is under evaluation for the Kiwi market with online registrations being taken by Hyundai NZ. 🌐

connected car services, Apple CarPlay, Android Auto, wireless charging and an extensive Hyundai SmartSense suite as standard.

The SUV is offered in three trim levels with a roof-basket option pack available for the adventure-focused Cross variant, which is fitted with the 49kWh extended-range battery.

Noise, vibration and harshness have been minimised by applying double seals to the doors, using thick front-door glass, optimising

Wraps off hypercar



RML's P39

The RML Group, a British engineering company, has unveiled its P39, which will be limited to 39 units globally.

The prototype transforms the Porsche 992.1 Turbo S platform into a hypercar that "retains its daily usability with uncompromising circuit capability".

The P39's bodywork has been resculpted in carbon fibre and laced with active aerodynamic devices to recalibrate the Turbo S's performance.

An electronically controlled rear wing hides its second element when in road mode, then pivots in track mode to create a slot gap to

boost downforce by 24 per cent.

A drag-reduction system can flatten the element to trim drag by 23 per cent. Up front, an extending splitter slides 75mm forward in track mode to sharpen turn in.

Complementary airflow management increases downforce by 146kg to 520kg in road mode and more than 660kg in track mode at 241kph for the P39 to compete with purpose-built GT racers.

Bespoke R53-supplied dampers, tuned by RML, create three cockpit-selectable settings, while a four-corner hydraulic lift system provides two rear and three front ride height options. 🌐

Seeking out 'serenity'

Clean lines, uncluttered surfaces and reductive design are the inspiration for the X Gran Equator Concept.

Its looks are described by Genesis as a "bold exploration of elegance designed for those seeking the serenity of nature and thrill of the unknown".

A long hood, sleek cabin and fast C-pillar create a silhouette that defies traditional SUV conventions, while dark wheel-arch cladding and 24-inch beadlock wheels underscore off-road readiness.

The geometric auxiliary lamps and split-opening tailgate blend practicality with signature two-line headlamps, ensuring the concept is as purposeful as it is striking.

Inside, the SUV contrasts

analogue architecture and digital technologies. At the cabin's centre is a four-circle display cluster on the stack, inspired by the dials of vintage cameras.

The interior features contrasting colours and shapes, with a preference for geometric over organic elements. The dashboard's linear architecture and absence of decorations focus the driver's attention on the road ahead, and swivelling front seats and modular storage solutions enhance practicality.

While not confirmed for production, the car showcases Genesis' future design potential. 🌐



The Genesis X Gran Equator Concept

Battle over speedway rages on

Auckland Council has pushed ahead with work to upgrade Waikaraka Park as the city's new base for speedway.

But the decision to shift the sport from its traditional home of Western Springs to the raceway in Neilson Street, Onehunga, faces a court challenge.

Western Springs Speedway Association (WSSA) is behind the legal action, and claims the council used fabricated documents and failed to consult properly.

The WSSA adds that Waikaraka Park's smaller spectator and parking capacity will harm the sport, leading to lost sponsorship and lower attendances.

The council's controversial decision to move speedway from its Western Springs home of 97 years happened last October when councillors voted 11-8 to spend \$11 million on upgrading Waikaraka Park's existing track and facilities to host the sport from the summer of 2025/26.

Mayor Wayne Brown was among those who voted in support of the proposals and he declined a request from speedway supporters to address the governing body.

In the meantime, debate has raged on over the future use of Western Springs. Plans to transform the stadium into a privately funded football venue have been officially withdrawn leaving uncertainty over the site's future while providing no guarantee of speedway's return.

The ambitious Auckland Arena proposal, backed by high-profile investors including Anna Mowbray, her husband and former All Black Ali Williams, American billionaire



Bill Foley and NBA star Steven Adams, was axed just weeks before Tataki Auckland Unlimited was due to make a recommendation to the council.

Many speedway fans cite the sport's history as a key consideration in returning it to its traditional home.

Speedway operated at Western Springs for 95 years and its last night race there was March 22. It attracted a capacity crowd.

Since then, a vocal group of speedway supporters has continued to agitate for the council to revisit – and overturn – the decision to shut the raceway as a venue for the sport.

The WSSA has lodged a judicial review at the high court in Auckland over the lawfulness of the council's decision after revelations about a letter from Speedway New Zealand general manager Aaron Kirby in support of the move.

In another letter tabled at that meeting, Kirby said the initial letter in support of the move was "a complete misrepresentation".

A second letter from the

Auckland TQ Midget Association incorrectly portrayed its views and was withdrawn from the agenda.

WSSA spokesman Jason Jones says the council's actions "have been despicable or unlawful if you want to be more professional".

The association is adamant fabricated and tampered documents were used to suggest a level of support for the move from Western Springs that didn't exist.

The aim of the judicial review is to overturn the council's decision, go back to square one and hold a fair process. Work at Waikaraka Park should be put on hold while the legal battle takes place, but the council is proceeding and is now well into phase two of the project.

Jones says Waikaraka Park is too small to accommodate speedway with a crowd capacity of 3,500 compared to Western Springs where he adds more than 100,000 fans attended the final 12-night season.

However, the council has released spectator attendance figures from the past five years at Western Springs.

They show full-season figures in the 2019/20 summer season, which was before the Covid-19 lockdown, to be 32,700 with an average of 2,973 spectators over each of 11 race weekends.

The final race season there, 2024/25, had a total 12-weekend attendance of 44,082 for an average of 4,408 per event.

The discrepancy between these

figures has yet to be explained and the council says the current maximum spectator capacity for Waikaraka Park is 4,600.

While Western Springs' summer season had been limited to 11-12 weekends, a total of 35 events of all types within any 12-month period is provided for as permitted activity at Waikaraka Park's motorsport precinct under Auckland's unitary plan.

The council says the new upgraded track there is being specifically designed to better meet driver and safety considerations for all classes, including more pit spaces and a wider track than has been previously available in the city.

Some councillors remain concerned about the local-body's decision-making processes over the move.

They include Mike Lee, who says "complaints to the Serious Fraud Office over an alleged 'fraudulent' letter need not have happened had Auckland Council made its decisions according to the Local Government Act".

Long-time opponent of the move, councillor John Watson, says the process of moving speedway has been "inept and predetermined" with questions raised about the honesty of some individuals.

He says after Speedway NZ stated its position has been misrepresented, another letter appeared to have been altered to give the impression the racing club supported the move. ☹



Kiwis lead Jaguar to second

Jaguar TCS Racing's dual-Kiwi driver line-up dominated the penultimate meeting of the 2024/25 ABB FIA Formula E World Championship.

Mitch Evans steered his way to victory in race 13 in Berlin by heading home from reigning champion Pascal Wehrlein as series leader Oliver Rowland failed to finish.

Polesitter Evans led for most of the way, stretching his lead when he was required to and steering through a couple of spells under the safety car with enough in-hand to hold off a late charge from Wehrlein.

The German had clambered through the field from place nine on the grid but couldn't outstrip Evans, who held fast for his first win – and first points – since the season opener in Sao Paulo, Brazil.

Evans' success meant he also



Nick Cassidy celebrates his final race for Jaguar TCS Racing with a victory in London

He secured his third win in as many races to snatch second place overall in the drivers' world championship and helped his team claim the runners-up spot in the team standings ahead of Nissan.

“It was the perfect race to end my time with Jaguar,” says Cassidy. “It was the most relaxed I’ve felt behind the wheel of the I-Type 7 all season and we were able to dominate from the start.”

“It was a special last race for me. I’m hugely grateful to have been given the opportunity to drive for the team.”

Formula E cars are the fastest regulated electric road-course racing vehicles in the world with an estimated top speed of 322kph.

Their batteries have been designed to handle “flash charging” rates of up to 600kW, allowing pitstop recharging into the sport for the first time. ☺

Cassidy climbed impressively from 20th on the grid and swept past Rowland to take the win, making it two victories out of two for Jaguar in Berlin.

Jaguar then made it two wins from two on home soil at the end of July – and took their fourth victory in a row – as Cassidy led from start to finish in his last race for the team in the season finale in London.

SVG sets record at Sonoma

Shane van Gisbergen has once again cemented his status as NASCAR's new road-course king by storming to a wild and strategic Cup Series victory at Sonoma Raceway in California.

He kicked off last month's racing weekend by setting the fastest time in qualifying then starting from pole position.

The New Zealander controlled the race from the front by fending off relentless pressure from Chase Briscoe.

By securing the win, Van Gisbergen had etched his name into the history books by becoming

the first driver in 26 years to win three consecutive road races from pole position.

The Trackhouse Racing driver delivered a near-perfect performance across all three stages by showcasing pace, tyre management and icy composure amid late-race chaos to seal his third Cup Series win of the season.

Van Gisbergen survived some drama in the third stage, side-by-side with Briscoe at the restart, but the Kiwi held onto first place.

A series of incidents, including Ryan Blaney flying off track, Bubba Wallace spinning and a tyre flying



Shane van Gisbergen heads off Chase Briscoe to victory at Sonoma Raceway

off Cody Ware's car, triggered multiple cautions.

These reduced Van Gisbergen's lead but he held on for victory before staging his signature burnouts to the delight of the crowd. He also kept with his own tradition by kicking a rugby ball into the grandstand.

Van Gisbergen says the victory

meant “everything” to him. “That’s why I race cars. I had an amazing time in Australia, and then to come here and the past couple weeks, or years actually, have been a dream come true.

“I’ve really enjoyed my time in NASCAR. Thanks, everyone, for making me feel so welcome. I hope I’m here for a long time to come.” ☺



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Buyer wins claim for compensation because vehicle's odometer had been tampered with

Background

Andrew French purchased a 2013 Toyota 86 for \$23,000 from Sell Your Car Ltd on October 19, 2021.

He was subsequently advised by the NZTA it had an unreliable odometer reading and incorrect year of first registration.

French sought reimbursement for the car's reduced value due to its increased age and odometer tampering, along with compensation for costs incurred.

The dealer claimed it wasn't responsible for any losses. It said the registration year and odometer were checked at least three times by agencies pre-purchase, which was information it relied on.

The case

The vehicle offer and sale agreement stated the Toyota was first registered in 2013 and its odometer was on 35,500km.

On October 3, 2024, French received a letter from the NZTA saying it had an unreliable odometer reading and an incorrect year of first registration when it was imported from Japan.

The letter added the vehicle was first registered in 2012 and had travelled 84,554km when it crossed the border.

It also told French to take the Toyota to an approved testing station for a warrant of fitness (WOF) check by October 18 and get an updated registration label.

The buyer had Auckland City Toyota service the 86 because the revised odometer reading meant the car was overdue its 90,000km service.

It replaced the spark plugs, differential and transmission oil, gasket plug, transmission, coolant, brake pads and skim rotors, and steering rack and shaft.

The repairer told French it wouldn't release the car without replacing the steering rack, which was worn due to the

120,000km-plus it had travelled and it was unsafe.

French then took the 86 to an AA Auto Centre for a WOF costing \$82. The AA said it would have passed, but it was unable to issue a warrant due to VTNZ flagging the vehicle and the AA centre wasn't approved for the type of WOF required.

An approved VTNZ station failed the Toyota, and remedial work included new seat belts and rear-diff bushes.

It then passed the Toyota on November 7, the tribunal application was filed five days later and the dealer surrendered its motor-vehicle trader registration on November 27.

French calculated a loss in the 86's value of \$4,475 by using Trade Me valuations on the revised mileage and year.

He also provided copies of Trade Me adverts for 86s – model-year 2012 at 121,131km for \$18,989, 2012 at 134,700km for \$18,295, 2013 at 61,888km for \$22,990 and 2013 at 60,458km for \$22,990.

The dealer produced Trade Me ads for a 2013 model year at 73,099km for \$18,990, 2014 at 58,900km for \$19,990 and 2015 at 77,500km for \$19,990.

The buyer claimed \$4,121 for the service and new steering rack, \$598 for new seatbelts, \$1,305 for the rear-diff bushes, \$82 for the AA and \$85 for VTNZ costs, and \$4,475 for the loss of value.

The trader's position was summarised in extracts from its email sent to French on November 26.

It stated: "You have owned the vehicle for three years and have done around 40,000km. I believe it's safe to assume that you had no issues with the vehicle since we have not heard from you during the warranty period.

"Therefore, we believe it's not fair to request us to cover servicing costs of the vehicle. Since it was NZTA/VTNZ mistake, we deeply believe they should rectify this matter."

The dealer also claimed the tribunal had no jurisdiction to hear French's claim because it had not been registered or trading for 12 months.

The finding

Sell Your Car was a registered motor-vehicle trader when it sold the Toyota and was still registered when French filed his application.

The tribunal found the dealer had engaged in misleading conduct that breached section nine of the Fair Trading Act (FTA) because it falsely represented the car's year of first registration and its odometer reading.

It accepted the supplier had no knowledge of any registration or odometer tampering, but that wasn't a defence.

The FTA has a strict liability statute in that the representor can have liability even if it believes a representation to be true.

The case: The buyer wanted compensation because the odometer and year of registration of his Toyota 86 were falsified. It had been flagged and its value reduced. The trader said it wasn't liable for this because it had relied on information provided by government agencies in New Zealand.

The decision: The tribunal ruled that the dealer was liable for \$6,350 – the cost of replacing the vehicle's worn steering rack and rear-differential bushes, and its loss in value.

At: The Motor Vehicle Disputes Tribunal via video link.

The tribunal found that French suffered loss by paying more for the Toyota than it was worth. Furthermore, a flag was logged on it by the NZTA and would remain part of the vehicle's history forever.

It also ruled a reasonable consumer wouldn't have expected to incur costs to repair the rear-diff bushes and steering rack in a low-mileage vehicle.

However, the tribunal acknowledged the remedial work had resulted in betterment of the car and, as such, the trader shouldn't be liable for all the costs.

The tribunal decided a 65 per cent contribution, \$2,350, was reasonable. But it ruled other costs claimed weren't foreseeable and recoverable.

It was satisfied the buyer wouldn't have purchased the Toyota if he had known of the registration and odometer tampering, and considered the appropriate remedy was \$4,000 as a contribution to the loss in its value.

On the basis the car should have been worth around \$20,972, but instead was worth about \$18,642, French had lost around \$2,000 and another \$2,000 because it had been tampered with.

Order

The trader had to pay \$6,350 to the purchaser. ☺



A model-year 2013 Toyota 86

Purchaser maintained all it needed to be told was to apply 'two squirts from a grease gun'

Background

Joyclas Farms bought a new 2020 Polaris Ranger 570 from Sargent Motorcycles in Carterton for \$17,995 on October 19, 2020.

Three years later, the buyer wanted to reject it citing defects such as wheel-alignment problems, a faulty gearbox, suspension and driveability issues. Joyclas sought a refund plus interest noting it had purchased a replacement because the vehicle was unusable.

The trader claimed the buyer had failed to prove a breach of the CGA's guarantee of acceptable quality. It added the evidence pointed away from it being responsible but directly at Joyclas due to the Ranger's use and lack of servicing.

The case

Both parties produced evidence regarding the vehicle's service history, but for different reasons.

Joyclas insisted it had kept it serviced. Sargent Motorcycles argued the buyer hadn't done so in line with the manufacturer's recommendations.

In November 2022, the buyer complained about a gear-change problem so the dealer serviced the Ranger.

It was found to be in good working order, although the trader noted the ball joints needed replacing and Joyclas wasn't using the manufacturer's recommended engine oil.

On April 6, 2023, Joyclas asked the dealer to buy the vehicle back. It appraised the Ranger at 8,070km and after 615 hours' use.

A month later, the dealer offered \$10,000 for it on a trade-in basis for a new Polaris, but the buyer declined this offer. The appraisal noted there were no issues beyond wear and tear.

Joyclas booked it in for a service three months later, but instead insisted on a refund. The reason for rejection was the lack of a working transmission.

The purchaser produced an appraisal from a Ford dealer. This stated the vehicle needed an engine recondition, new rear suspension and bushes, drive shaft, rear axles and a front differential. The quote excluded labour because it was considered "suitable for wrecking only".

The trader questioned the evidential value of the appraisal noting it was devoid of detail as to mileage, hours and photos.

Sargent Motorcycles said it spoke to the report's author, who only undertook a brief visual inspection of the Ranger.

At the end of a hearing on April 5, 2024, the parties agreed to the trader being allowed to inspect the vehicle and assess its options.

It inspected the Ranger on April 30, and produced a comprehensive report alongside extensive photos, video and other evidence.

The assessment addressed every issue raised in the Ford dealer's report. It noted that a service was due at 645 hours or 8,113km, whereas the Ranger was presented at 9,498km and 734 hours – well overdue for servicing.

It was driveable despite Joyclas previously alleging that it was unusable, a noise was heard from the stripped rear-yoke splines and there was no evidence it was only suitable for wrecking.

The trader's report added the engine's performance was excellent following a compression and cylinder leak-down test, and the right shock was leaking as identified during its earlier appraisal.

As for the rear drive shaft, a spline on the rear yoke and uni-joint cross were worn due to lack of grease, the left-rear lower a-arm

was bent caused by impact and the rear tyres were bald to the canvas.

Despite those findings, Joyclas maintained its case for rejection. It argued the lack of grease to the rear drive-shaft



A 2020 Polaris Ranger 570

components should have been emphasised during Sargent Motorcycles' appraisal of the vehicle.

The buyer said the trader was aware the Ranger's universal joint was "on its way out" having regard to its lack of servicing or, as Joyclas contended, the length of time taken between services, which it blamed on the dealer's lack of availability or accessibility to other local service providers.

Joyclas maintained all it needed to have been told was to apply "two squirts from a grease gun" and the parties wouldn't have been in this predicament.

Sargent Motorcycles claimed the buyer had failed to identify defects which might have engaged the CGA's statutory guarantees. It said the only proper evidence submitted was its own inspection of the Ranger.

That evidence proved it could be operated despite servicing or maintenance items, and any damage was the result of Joyclas' use of it.

The case: Three years after purchase, the buyer wanted to reject a Polaris Ranger under the Consumer Guarantees Act (CGA) because it had multiple defects. The dealer said the customer hadn't adequately serviced the vehicle. It had offered a \$10,000 trade-in on a new one, but the buyer declined that deal.

The decision: The claim was dismissed because it wasn't proved a defect in the Ranger existed that might have breached the statutory guarantee of acceptable quality.

At: The Motor Vehicle Disputes Tribunal, via video link.

Although the dealer was critical of the buyer's care and maintenance of the Ranger, it acknowledged that in May 2023 it was prepared to pay \$10,000 for it as a trade-in.

The finding

The adjudicator said Joyclas had failed to prove a defect in the Ranger which might have breached the CGA.

The evidence suggested the buyer serviced it – maybe infrequently, but enough for it to be operated.

Joyclas had used it for more than three years and it had travelled nearly 10,000km in that time. Its wear and tear was reasonably expected of a working vehicle, but it perhaps hadn't been serviced as regularly or maintained as it should have been.

The problems caused by failing to regularly grease key component parts was a maintenance issue for Joyclas.

Despite all that, by May 2023 the trader was prepared to pay \$10,000 for the Ranger by way of a trade-in, which showed it viewed it was at least worth that amount.

Order

The buyer failed to discharge the burden of proof so the application was dismissed. ☺

Late dealer was 'much-loved'

The automotive industry has paid tribute to a former president of the Motor Trade Association (MTA) who died while on a fishing trip in Fiordland National Park.

Rick Murrell held the role for two years from November 2010, a time when vehicle licensing and consumer law reforms occupied much of its work, and he served as a director of the MTA from 2005-10.

The 60-year-old had been in the industry for more than three decades and was dealer principal at Southland Vehicle Sales in Invercargill, which traded as Southland Kia and also represented Isuzu.

He went into business with Garry Tippett as a car salesman in 1993 despite initially planning to work in the dairy sector after gaining a diploma in dairy technology from Massey University.

Sturrock Saunders, MTA president, says: "I was lucky to have spent time with Rick on our



Rick Murrell. Photo: MTA

board, including when he became national president representing thousands of businesses, which he did with absolute commitment and enquiring intelligence.

"He was always positive and interested in what others were doing. He had a natural energy that was a joy to be around. Rick was a natural leader who could inspire, excite and do so with a deep determination and authenticity."

Todd McDonald, managing director of Kia NZ, says Murrell had an unwavering positivity.

"Rick was an absolute icon, both in the automotive industry and in the region," adds McDonald.

"He was renowned for his generosity, hospitable nature and love of the outdoors. He was also a massive supporter of sport, and his actions touched and enhanced the lives of so many people.

"From a Kia perspective, we remember Rick fondly and are devastated at his passing."

Southland Kia has described Murrell as someone who was "full of life, energy and passion for people, the industry and the outdoors".

"Whether it was cars, hunting, or fishing adventures, he lived life on his own terms and made the most of every moment," it says.

"He leaves behind his beloved wife Andrea, daughters Jamie and Tayla, son Benjie, his brothers Bobby and Guy, and sisters Lou, Tammy and Amber."

Police were advised on the evening of July 20 that two experienced fishers had failed to return from a boat trip on Lake Manapouri.

A helicopter located the boat around 12.30am the next day. Murrell was found passed away on board. The other man was in a serious condition and taken to hospital. ☹

Marque's top performers take honours

Morrison Mitsubishi Sockburn has won 2025's Supreme Diamond Dealer Award at the marque's annual celebration.

The business based in Christchurch was among nine franchises to achieve diamond dealer status this year.

The others were Bay City Mitsubishi in Tauranga, Brendan Foot Mitsubishi in Lower Hutt, Delaney Mitsubishi in Paraparaumu, Mexted Mitsubishi in Wellington, Piako Mitsubishi in Morrinsville, WR Phillips Mitsubishi in New Plymouth, Baigent Motors in Matamata and Cavanagh Motors, Te Puke.

The ceremony at the Sheraton Fiji Golf and Beach Resort was a chance to celebrate standout performers who contributed to the marque's success in 2024.



Tony Johnston, chief operating officer, reports its share of the new-vehicle market grew to 11.7 per cent and 14,156 registrations last year for it to be country's third best-selling brand.

Sales were up by 5.5 per cent, or 744 units, from 2023 and came against a 14.1 per cent decline for the overall market.

"In a challenging market, it's exceptional value and customer

service that will help get you across the line," says Johnston.

"These are things customers associate with our brand and which is why, while the broader market contracted, we continued to build momentum."

The company notes its success has continued into 2025. "That's also a testament to the resilience and commitment of our dealers, and the strength of our range," he adds. ☹

Best of the rest

Customer service excellence: Morrison Mitsubishi Sockburn (group one), McVerry Crawford Mitsubishi, Palmerston North (group two), Delaney Mitsubishi (group three).

Top new-vehicle sales: Andrew Simms Mitsubishi, Newmarket (group one), WR Phillips Mitsubishi (group two), Piako Mitsubishi (group three).

Top market share: Brendan Foot Mitsubishi (group one), Mexted Motors Mitsubishi (group two), Archibald Motors, Kaitiaki (group three).

Overall service excellence: Andrew Simms Mitsubishi.

Overall parts excellence: Delaney Mitsubishi.

Customer excellence award: Peter Keown Automotive, Oamaru.

Finance dealer of the year: Morrison Mitsubishi Sockburn.

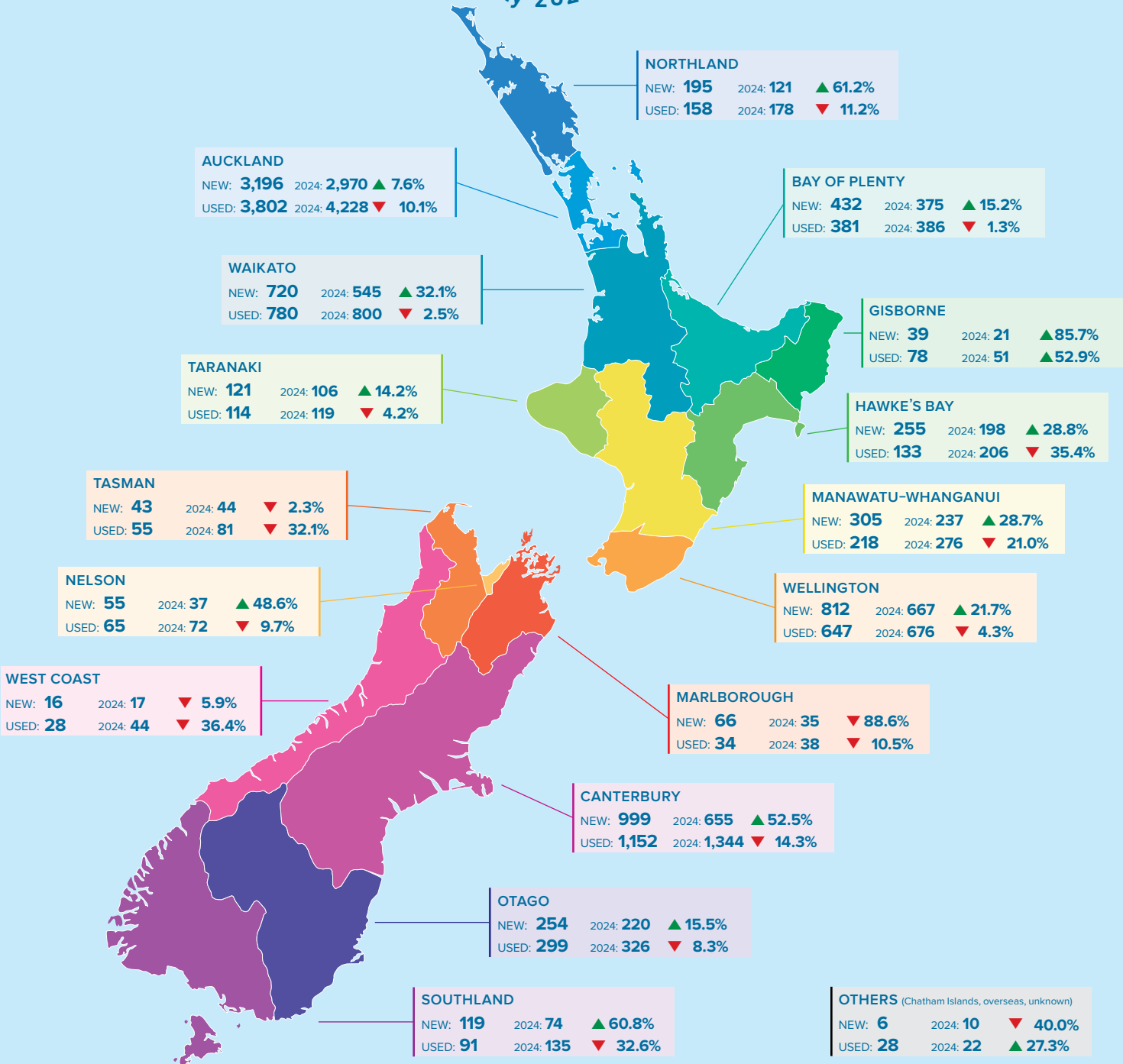
Managing director's award: Stefan Cooper, Ingham Mitsubishi Te Awamutu.

AROUND THE COUNTRY

July 2025

Total new cars
7,633
2024: 6,332 ▲ 20.5%

Total imported used cars
8,063
2024: 8,982 ▼ 10.2%



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BLACKBIRD FINANCE

Imported Passenger Vehicle Sales by Make - July 2025

MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	2,993	3,273	-8.6%	37.1%	18,464	36.9%
Nissan	1,174	1,214	-3.3%	14.6%	7,049	14.1%
Mazda	1,136	1,231	-7.7%	14.1%	6,671	13.3%
Honda	718	799	-10.1%	8.9%	4,718	9.4%
Subaru	685	782	-12.4%	8.5%	4,469	8.9%
BMW	309	290	6.6%	3.8%	1,802	3.6%
Suzuki	190	253	-24.9%	2.4%	1,315	2.6%
Mercedes-Benz	173	173	0.0%	2.1%	1,050	2.1%
Audi	134	155	-13.5%	1.7%	882	1.8%
Mitsubishi	128	222	-42.3%	1.6%	854	1.7%
Lexus	109	167	-34.7%	1.4%	739	1.5%
Volkswagen	82	164	-50.0%	1.0%	596	1.2%
Land Rover	50	43	16.3%	0.6%	279	0.6%
Ford	26	29	-10.3%	0.3%	139	0.3%
Jaguar	25	19	31.6%	0.3%	121	0.2%
Volvo	18	15	20.0%	0.2%	102	0.2%
Mini	18	16	12.5%	0.2%	96	0.2%
Tesla	17	17	0.0%	0.2%	95	0.2%
Porsche	17	14	21.4%	0.2%	76	0.2%
Jeep	11	17	-35.3%	0.1%	73	0.1%
Chevrolet	9	15	-40.0%	0.1%	56	0.1%
Dodge	5	5	0.0%	0.1%	30	0.1%
Holden	3	3	0.0%	0.0%	17	0.0%
Range Rover	2	4	-50.0%	0.0%	11	0.0%
Lancia	2	0	200.0%	0.0%	4	0.0%
Isuzu	2	1	100.0%	0.0%	5	0.0%
Hyundai	2	6	-66.7%	0.0%	35	0.1%
Fiat	2	0	200.0%	0.0%	10	0.0%
Daihatsu	2	4	-50.0%	0.0%	30	0.1%
Chrysler	2	11	-81.8%	0.0%	29	0.1%
Cadillac	2	0	200.0%	0.0%	7	0.0%
TVR	1	1	0.0%	0.0%	1	0.0%
Smart	1	1	0.0%	0.0%	5	0.0%
Rover	1	0	100.0%	0.0%	2	0.0%
Renault	1	0	100.0%	0.0%	14	0.0%
Others	13	38	-65.8%	0.2%	163	0.3%
Total	8,063	8,982	-10.2%	100.0%	50,009	100.0%

Imported Passenger Vehicle Sales by Model - July 2025

MAKE	MODEL	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	Aqua	922	836	10.3%	11.4%	5,156	10.3%
Toyota	Prius	584	701	-16.7%	7.2%	3,633	7.3%
Nissan	Note	403	296	36.1%	5.0%	2,043	4.1%
Toyota	Corolla	370	353	4.8%	4.6%	2,452	4.9%
Mazda	Axela	318	367	-13.4%	3.9%	2,008	4.0%
Honda	Fit	299	272	9.9%	3.7%	2,007	4.0%
Toyota	C-HR	293	305	-3.9%	3.6%	1,650	3.3%
Subaru	Impreza	259	275	-5.8%	3.2%	1,645	3.3%
Nissan	X-Trail	223	311	-28.3%	2.8%	1,452	2.9%
Mazda	CX-5	219	194	12.9%	2.7%	1,181	2.4%
Mazda	Demio	203	292	-30.5%	2.5%	1,284	2.6%
Subaru	XV	202	194	4.1%	2.5%	1,302	2.6%
Nissan	Serena	174	231	-24.7%	2.2%	1,069	2.1%
Honda	Vezele	138	138	0.0%	1.7%	916	1.8%
Nissan	Leaf	133	55	141.8%	1.6%	804	1.6%
Suzuki	Swift	132	191	-30.9%	1.6%	946	1.9%
Mazda	Atenza	91	114	-20.2%	1.1%	466	0.9%
Mitsubishi	Outlander	90	128	-29.7%	1.1%	524	1.0%
Toyota	Vellfire	82	86	-4.7%	1.0%	510	1.0%
Toyota	Vitz	74	106	-30.2%	0.9%	563	1.1%
Toyota	Camry	72	100	-28.0%	0.9%	440	0.9%
Toyota	Yaris	65	20	225.0%	0.8%	328	0.7%
Subaru	Outback	60	54	11.1%	0.7%	276	0.6%
BMW	320i	60	56	7.1%	0.7%	343	0.7%
Subaru	Legacy	59	107	-44.9%	0.7%	431	0.9%
BMW	Mini	58	36	61.1%	0.7%	307	0.6%
Toyota	Spade	56	70	-20.0%	0.7%	332	0.7%
Volkswagen	Golf	56	114	-50.9%	0.7%	369	0.7%
Honda	Odyssey	55	64	-14.1%	0.7%	350	0.7%
Mazda	Premacy	53	112	-52.7%	0.7%	474	0.9%
Toyota	Alphard	50	57	-12.3%	0.6%	347	0.7%
Mazda	CX-8	49	31	58.1%	0.6%	190	0.4%
Nissan	Juke	48	44	9.1%	0.6%	265	0.5%
Mazda	CX-3	44	53	-17.0%	0.5%	291	0.6%
Honda	Accord	43	46	-6.5%	0.5%	262	0.5%
Others		2,026	2,573	-21.3%	25.1%	13,393	26.8%
Total		8,063	8,982	-10.2%	100.0%	50,009	100.0%



WHAT DO YOU WANT FROM YOUR VEHICLE SUPPLIER?

Praise for stewardship scheme

The achievements of Tyrewise since its launch last year have been flagged up by the Minister for the Environment.

Penny Simmonds says the product stewardship scheme for end-of-life tyres is on schedule to hit its first-year targets, which she describes as “incredible”.

This type of mandatory scheme is designed to ensure everyone in a product’s life cycle shares responsibility to reduce its environmental impact.

Simmonds says: “The Tyrewise scheme is a strong example of this principle in action. It addresses the estimated 6.5 million tyres that reach end of life in New Zealand each year.

“Since going live last September, it has collected and repurposed more than 2.8 million tyres into fuel and other useful products. I commend everyone involved in the development and

Market dips

There were 8,063 used-imported cars registered last month for a drop of 10.2 per cent compared to 8,982 in July last year.

The top two models were Toyotas – the Aqua on 922 units and the Prius with 584. Next were the Nissan Note with 403, Toyota Corolla on 370 and Mazda Axela with 318.

The most popular marque in July was Toyota with 2,993 units. Nissan was second on 1,174.

daily operation of the scheme for their dedication and impact.”

Simmonds has also highlighted the accredited synthetic refrigerants scheme, known as Cool-Safe.

“It has been operating since 1993 and has now collected more than 600,000kg of synthetic refrigerants, significantly reducing their environmental impact.

“We are actively working with this scheme and the wider industry

to support responsible end-of-life management of these gases.”

Simmonds adds that work is progressing on electrical and electronic products.

“I’m aware safe battery disposal is a growing concern for the sectors as improperly disposed of batteries pose significant fire risks,” says the minister. There is currently a high level of activity in the battery space, with multiple stakeholders across industry and government actively engaged.

“This momentum is encouraging. I look forward to seeing continued progress toward a safe, more sustainable approach to managing e-waste in New Zealand.”

‘FLAGSHIP’ INVESTMENT

NZ Cheap Cars has opened its first South Island dealership and expects the site to generate more than \$8 million in annual revenue.

The branch in Sockburn, Christchurch, is described as

strategically important to the company, which was founded in September 2022. Its other sites are in Hamilton, Tauranga, and Wairau Valley, Mount Wellington and Botany, Auckland.

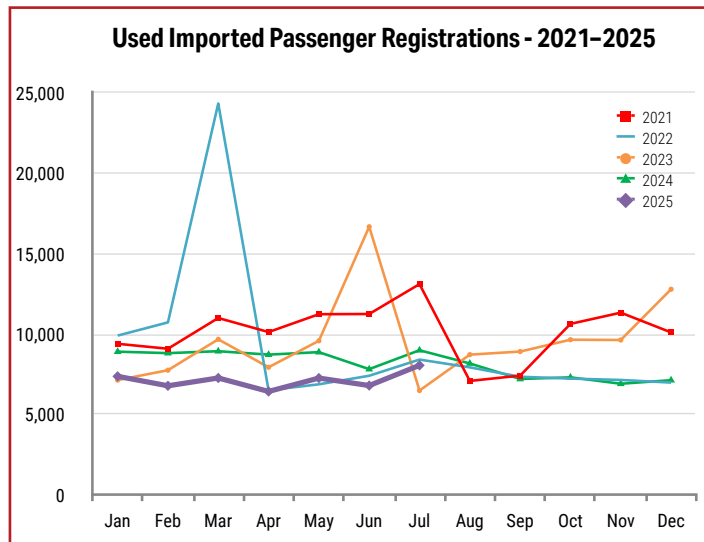
Michael Yang, chief executive officer, says the Garden City is a key part of the group’s growth plans.

He adds: “It’s a fast-developing market, and we’re confident our high volume and affordable vehicle model will thrive here. Demand has been strong from day one. Christchurch is a flagship investment and signals our long-term commitment to the South Island.”

AGE OF BORROWERS

Centrix reports the average age of consumers taking out a loan to buy a car is around 42, with 19 per cent being under-30s and 26 per cent aged 50 or older.

The average credit score among these borrowers is 667, below the national average of 744. ☺



MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Full battery electric	161	79	103.8%	2.0%	967	1.9%
Plug-in hybrid electric	83	102	-18.6%	1.0%	416	0.8%
Non plug-in petrol hybrid	3,942	3,983	-1.0%	48.9%	23,524	47.0%
Petrol	3,768	4,687	-19.6%	46.7%	24,399	48.8%
Diesel	109	130	-16.2%	1.4%	703	1.4%
Others (includes non plug-in diesel hybrid, fuel cell)	0	1	-100.0%	0.0%	0	0.0%
Total	8,063	8,982	-10.2%		50,009	

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- ✓ QUALITY VEHICLES
- ✓ CHOICE & VARIETY OF STOCK
- ✓ EXPERIENCED AGENTS
- ✓ DEALER ONLY SUPPLIER
- ✓ GREAT VALUE FOR MONEY



Home detention for fraud

The NZTA has reiterated it will take swift action and hold inspectors to account when safety is compromised.

The warning comes after an Aucklander was convicted for operating unapproved and fraudulently issuing warrants of fitness (WOFs).

Imroz Taki, who owns Newmarket Automotive Repairs, has been sentenced to 10 months and two weeks' home detention.

Investigators found that between December 2022 and June 2023 he issued 677 WOFs despite not being authorised to do so.

Taki used the vehicle-inspector

appointment of a previous employee and hadn't completed any of the inspections.

The NZTA cancelled the company's inspecting organisation authority and all WOFs issued by Taki during that time. Affected owners were contacted and a significant percentage of vehicles were found to have faults when rechecked.

Nicole Botherway, senior manager of safer vehicles, says: "It's disappointing when fraud happens as the customer pays the price by having to pay for another WOF and potentially being put at risk if faults exist. Through his actions, Taki

risked the safety of vehicle owners plus their passengers and other road users.

"People should be reassured that the NZTA has access to data and intelligence to investigate when we have concerns about fraud."

From a starting point of two years and six months behind bars, the judge considered mitigating factors, such as Taki's guilty plea and prior good character.

He had the obligation to ensure only NZTA-appointed inspectors undertook inspection activities, made decisions on vehicle and component conditions, and

approved the issuing of WOFs.

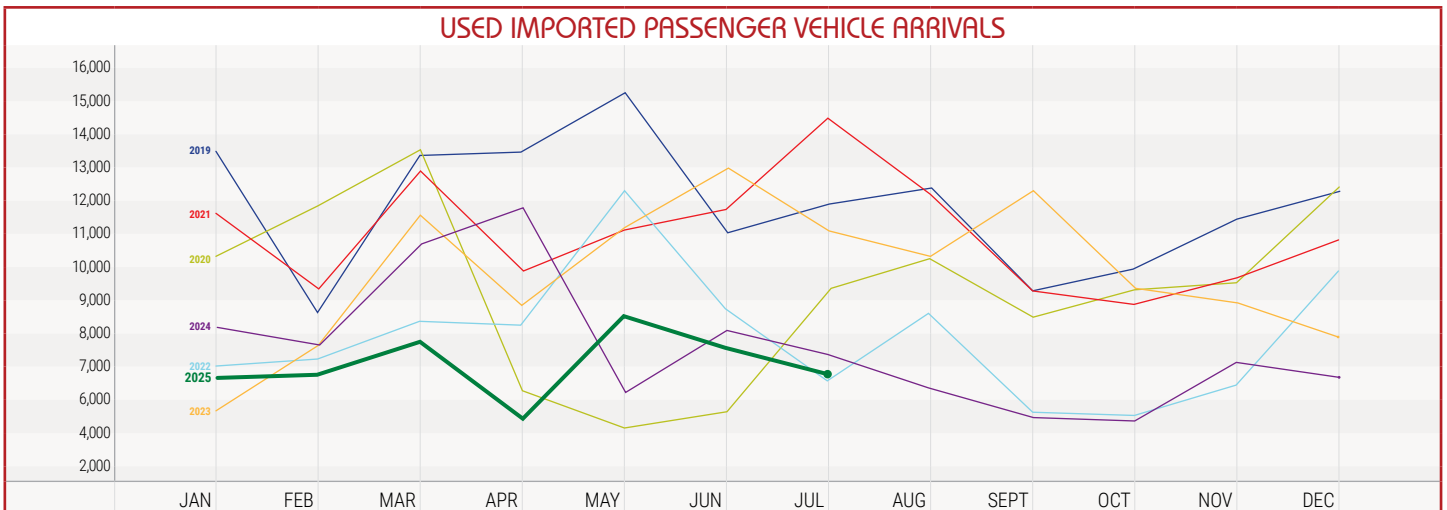
Instead, Taki issued certifications without the vehicles being inspected by NZTA-appointed inspectors.

Customers were charged \$60 for each WOF, earning him more than \$40,000 in undue revenue.

YEAR-ON-YEAR FALL

There were 6,813 used cars imported during July, which was down by 5.1 per cent when compared to 7,176 units in the same month of 2024.

Last month's total included 6,553 used passenger vehicles from Japan. 📍



COUNTRY OF EXPORT	2025									2024		2023	
	JAN '25	FEB '25	MAR '25	APR '25	MAY '25	JUN '25	JUL '25	JUN MKTSHARE%	2025 TOTAL	TOTAL	MKT SHARE	TOTAL	MKT SHARE
Australia	81	121	100	138	152	138	189	2.8%	919	1,285	1.5%	1,263	1.1%
Great Britain	14	25	23	10	4	13	14	0.2%	103	255	0.3%	272	0.2%
Japan	6,484	6,418	7,469	4,733	8,330	7,668	6,553	96.2%	47,655	86,040	97.5%	113,462	98.0%
Singapore	21	8	5	15	11	16	23	0.3%	99	256	0.3%	250	0.2%
USA	38	20	13	14	14	5	16	0.2%	120	249	0.3%	265	0.2%
Other countries	29	10	5	2	6	17	18	0.3%	87	170	0.2%	241	0.2%
Total	6,667	6,602	7,615	4,912	8,517	7,857	6,813	100.0%	48,983	88,255	100.0%	115,753	100.0%

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Regulator targets illegal lending

The Commerce Commission has filed criminal charges in Auckland District Court against an unregistered and uncertified lender.

It has alleged that Ilaisaane Malupo, trading as Nane Easy Loan Finance Services NZ, provided loans illegally to clients in south Auckland from March 2024.

Associate Commissioner Joseph Liava'a says when lenders are identified as operating outside of the law, the regulator will shut operations to ensure consumers are protected.

Under the Financial Service Providers (Registration and Dispute

Resolution) Act and Credit Contracts and Consumer Finance Act (CCCFA), all lenders must be registered and certified to provide loans.

"Often these kinds of lenders are a last resort for people struggling to borrow from reputable lenders," says Liava'a. "Many who borrowed from Malupo were already under financial pressure."

Alongside the lack of certification, the commission alleges terms included high weekly interest rates of up to 15 per cent, which would double if borrowers failed to pay up within 28 days, and late-payment fees of up to \$10 per day.

In some cases, the defendant

threatened that borrowers who failed to repay debts would be "named and shamed" on Facebook or other sites.

The commission has prioritised enforcement action against lenders who fail to meet their obligations under the CCCFA. It is particularly focused on lenders providing credit to vulnerable consumers in New Zealand.

As of June 4, Malupo had been charged under section 11 of the Financial Service Providers Act for providing a financial service without being registered. The penalty is 12 months' imprisonment or a fine of up to \$100,000.

In addition, criminal charges have been laid against her under section 103(2) of the Commerce Act for trying to deceive or knowingly mislead the commission on any matter before it, the penalty of which is a fine not exceeding \$100,000.

TRADE-INS UP 12%

There were 17,945 second-hand cars sold by traders to the public last month, which was up by 8.6 per cent from 16,526 when compared to July last year.

Trade-ins totalled 14,882 for a 12.1 per cent increase from 13,271 over the same timescale. 📈

SECONDHAND CAR SALES - July 2025

REGION	DEALER TO PUBLIC				PUBLIC TO PUBLIC			PUBLIC TO DEALER		
	JUL '25	JUL '24	+/- %	MARKET SHARE	JUL '25	JUL '24	+/- %	JUL '25	JUL '24	+/- %
Northland	610	583	4.6%	3.4%	1,876	2,115	-11.3%	235	183	28.4%
Auckland	5,865	5,324	10.2%	32.7%	13,660	14,284	-4.4%	6,573	5,620	17.0%
Waikato	1,966	1,720	14.3%	11.0%	4,349	4,539	-4.2%	1,294	1,101	17.5%
Bay of Plenty	1,179	1,100	7.2%	6.6%	2,819	3,010	-6.3%	699	676	3.4%
Gisborne	172	151	13.9%	1.0%	340	433	-21.5%	62	36	72.2%
Hawke's Bay	621	655	-5.2%	3.5%	1,437	1,603	-10.4%	470	469	0.2%
Taranaki	378	407	-7.1%	2.1%	1,117	1,166	-4.2%	195	189	3.2%
Manawatu-Wanganui	951	900	5.7%	5.3%	2,215	2,372	-6.6%	812	778	4.4%
Wellington	1,738	1,541	12.8%	9.7%	3,552	3,746	-5.2%	1,223	1,127	8.5%
Tasman	170	139	22.3%	0.9%	487	510	-4.5%	16	20	-20.0%
Nelson	161	147	9.5%	0.9%	403	463	-13.0%	164	198	-17.2%
Marlborough	146	156	-6.4%	0.8%	375	395	-5.1%	75	52	44.2%
West Coast	124	125	-0.8%	0.7%	315	306	2.9%	46	49	-6.1%
Canterbury	2,593	2,396	8.2%	14.4%	6,188	5,918	4.6%	2,348	2,190	7.2%
Otago	842	781	7.8%	4.7%	2,136	2,067	3.3%	467	451	3.5%
Southland	386	340	13.5%	2.2%	1,135	1,110	2.3%	203	132	53.8%
Other	43	61	-29.5%	0.2%	117	151	-22.5%	0	0	0.0%
NZ Total	17,945	16,526	8.6%	100.0%	42,521	44,188	-3.8%	14,882	13,271	12.1%

EASY ONLINE APPLICATION
<60 MINUTES AVE RESPONSE TIME



Approvals are subject to responsible lending inquiries. UDC's loan eligibility criteria, fees, terms and conditions apply.

New Passenger Vehicle Sales by Make - July 2025

MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	1,353	976	38.6%	17.7%	10,429	20.0%
Mitsubishi	711	754	-5.7%	9.3%	5,226	10.0%
Kia	669	730	-8.4%	8.8%	5,046	9.7%
Suzuki	624	478	30.5%	8.2%	2,913	5.6%
Mazda	399	332	20.2%	5.2%	2,350	4.5%
MG	395	223	77.1%	5.2%	2,420	4.6%
Hyundai	384	266	44.4%	5.0%	1,923	3.7%
Ford	320	210	52.4%	4.2%	2,144	4.1%
Honda	311	233	33.5%	4.1%	2,107	4.0%
GWM	275	209	31.6%	3.6%	1,879	3.6%
BYD	256	117	118.8%	3.4%	1,224	2.3%
Subaru	197	141	39.7%	2.6%	1,441	2.8%
Nissan	138	161	-14.3%	1.8%	1,588	3.0%
Volkswagen	127	210	-39.5%	1.7%	1,050	2.0%
Tesla	124	98	26.5%	1.6%	938	1.8%
Lexus	115	106	8.5%	1.5%	903	1.7%
BMW	115	123	-6.5%	1.5%	1,052	2.0%
Mercedes-Benz	112	144	-22.2%	1.5%	852	1.6%
Audi	111	83	33.7%	1.5%	696	1.3%
Chery	101	0	10,100.0%	1.3%	128	0.2%
Skoda	96	85	12.9%	1.3%	602	1.2%
Mini	91	119	-23.5%	1.2%	598	1.1%
Land Rover	91	86	5.8%	1.2%	693	1.3%
Jaecoo	90	38	136.8%	1.2%	555	1.1%
Omoda	80	43	86.0%	1.0%	480	0.9%
Mahindra	51	24	112.5%	0.7%	189	0.4%
Volvo	50	28	78.6%	0.7%	282	0.5%
Porsche	29	49	-40.8%	0.4%	331	0.6%
KGM	24	13	84.6%	0.3%	281	0.5%
Peugeot	21	66	-68.2%	0.3%	322	0.6%
Alfa Romeo	21	3	600.0%	0.3%	54	0.1%
Leapmotor	19	0	1,900.0%	0.2%	113	0.2%
Cupra	17	23	-26.1%	0.2%	171	0.3%
Jeep	14	32	-56.3%	0.2%	162	0.3%
Isuzu	14	15	-6.7%	0.2%	110	0.2%
Polestar	13	9	44.4%	0.2%	415	0.8%
Jaguar	13	7	85.7%	0.2%	143	0.3%
Geely	11	0	1,100.0%	0.1%	48	0.1%
Ineos	7	4	75.0%	0.1%	30	0.1%
Lamborghini	6	5	20.0%	0.1%	31	0.1%
GMC	6	0	600.0%	0.1%	15	0.0%
Maserati	5	4	25.0%	0.1%	25	0.0%
Ferrari	5	0	500.0%	0.1%	24	0.0%
Smart	3	0	300.0%	0.0%	15	0.0%
Others	19	85	-77.6%	0.2%	216	0.4%
Total	7,633	6,332	20.5%	100.0%	52,214	100.0%

New Passenger Vehicle Sales by Model - July 2025

MAKE	MODEL	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	RAV4	601	394	52.5%	7.9%	5,182	9.9%
Suzuki	Fronx	347	0	34,700.0%	4.5%	392	0.8%
Mitsubishi	Outlander	307	256	19.9%	4.0%	1,902	3.6%
Kia	Seltos	277	340	-18.5%	3.6%	2,155	4.1%
Mitsubishi	ASX	250	311	-19.6%	3.3%	2,448	4.7%
Ford	Everest	234	120	95.0%	3.1%	1,301	2.5%
Toyota	Land Cruiser Prado	211	7	2,914.3%	2.8%	1,010	1.9%
Hyundai	Tucson	206	97	112.4%	2.7%	706	1.4%
MG	ZS	192	87	120.7%	2.5%	1,162	2.2%
GWM	Haval H6	150	71	111.3%	2.0%	974	1.9%
Mazda	CX-5	133	124	7.3%	1.7%	929	1.8%
Suzuki	Swift	132	299	-55.9%	1.7%	1,174	2.2%
Honda	Jazz	127	89	42.7%	1.7%	524	1.0%
Toyota	Corolla Cross	118	42	181.0%	1.5%	815	1.6%
BYD	Sealion 6	109	20	445.0%	1.4%	441	0.8%
Hyundai	Kona	108	86	25.6%	1.4%	723	1.4%
Tesla	Model Y	103	56	83.9%	1.3%	737	1.4%
Mazda	CX-80	101	0	10,100.0%	1.3%	272	0.5%
Kia	Sorento	98	56	75.0%	1.3%	481	0.9%
BYD	Atto 3	95	59	61.0%	1.2%	404	0.8%
Jaecoo	J7	90	38	136.8%	1.2%	555	1.1%
Nissan	X-Trail	88	108	-18.5%	1.2%	857	1.6%
Mitsubishi	Eclipse Cross	87	114	-23.7%	1.1%	615	1.2%
Toyota	Yaris Cross	77	56	37.5%	1.0%	603	1.2%
Subaru	Outback	76	56	35.7%	1.0%	700	1.3%
MG	HS	76	13	484.6%	1.0%	408	0.8%
GWM	Haval Jolion	76	102	-25.5%	1.0%	542	1.0%
Honda	ZR-V	74	84	-11.9%	1.0%	366	0.7%
Toyota	Highlander	73	118	-38.1%	1.0%	657	1.3%
MG	MG 3	72	99	-27.3%	0.9%	712	1.4%
Chery	Tiggo 4 Pro	71	0	7,100.0%	0.9%	98	0.2%
Toyota	Corolla	70	128	-45.3%	0.9%	679	1.3%
Kia	Sportage	67	125	-46.4%	0.9%	715	1.4%
Mitsubishi	Pajero Sport	67	73	-8.2%	0.9%	261	0.5%
Kia	Carnival	67	56	19.6%	0.9%	198	0.4%
Suzuki	Jimny	63	86	-26.7%	0.8%	550	1.1%
Mini	Countryman	63	79	-20.3%	0.8%	296	0.6%
Subaru	Crosstrek	62	38	63.2%	0.8%	316	0.6%
Toyota	C-HR	62	86	-27.9%	0.8%	366	0.7%
Volkswagen	Tiguan	59	66	-10.6%	0.8%	488	0.9%
Skoda	Superb	59	41	43.9%	0.8%	244	0.5%
Toyota	Yaris	55	69	-20.3%	0.7%	435	0.8%
Kia	Stonic	54	55	-1.8%	0.7%	772	1.5%
GWM	Tank	49	36	36.1%	0.6%	317	0.6%
Mahindra	XUV	48	18	166.7%	0.6%	161	0.3%
Others		2,029	2,074	-2.2%	26.6%	16,571	31.7%
Total		7,633	6,332	20.5%	100.0%	52,214	100.0%

Revving up for fashion week

The Giltrap Group is the new official naming rights sponsor of New Zealand Fashion Week (NZFW).

The company often supports events via its 18 individual brands, but its three-year deal with NZFW marks the first time all marques it represents have come together in this capacity.

Steve Kenchington, chief executive officer, says the Giltrap Group is excited about supporting an event that celebrates creativity and progress, and brings people together and strengthens the community.

He adds: "While we're known for backing Kiwis on the track, from Formula One to Le Mans, we've also long supported innovation and creativity across industries, including fashion.

"This collaboration is about more than sponsorship. It's about showcasing design, performance and passion. We're proud to help New Zealand fashion talent fly on the global stage.

"Like the local fashion industry, the automotive sector has experienced more change in the past five years than in the previous 20 and, at the Giltrap Group, we see those changes as opportunities for innovation and growth."

The fashion week runs from August 25-30. It includes established and emerging designer runway shows, panel events, and



Liam Taylor, left, director of NZ Fashion Week's board, and Steve Kenchington, CEO of the Giltrap Group

on-site and off-site activations.

Feroz Ali, NZFW owner, says: "The generous backing from the Giltrap Group allows us to deliver an event that ensures the continued success of New Zealand's fashion ecosystem, which is integral to our identity.

"Its support will aid us in maintaining local and global relevance, and in turn provide it with a platform to reach on-the-pulse consumers. Partners and sponsors are vital to the success of NZFW, and delivering flow-on effects for the wider industry."

NETWORK EXPANDING

Chery NZ has unveiled the Ingham Motor Group as part of the brand's 10-strong dealership network.

Four franchises representing the marque are on Auckland's North Shore, and in Hamilton, Tauranga and Taupo. They provide full sales and after-sales support.

Chery notes Ingham is one

Sales climb

New-car registrations totalled 7,633 in July for a rise of 20.5 per cent compared to 6,332 during the same month of last year.

The Toyota RAV4 was the top model on 601 units. Next up were the Suzuki Fronx with 347, Mitsubishi Outlander with 307, Kia Seltos on 277 and Mitsubishi ASX with 250.

The best-selling marque was Toyota with 1,353 units. Second spot went to Mitsubishi on 711 with Kia third on 669.

of New Zealand's largest family-owned car dealers and has more than four decades of automotive expertise.

The development comes hot on the heels of the brand announcing it will be represented by Blackwells Motors Ltd at its Sockburn and city branches in Christchurch.

In addition, Winger Motors also has three Chery dealerships. These are in Pukekohe, and central and south Auckland.

'REALISTIC' EMISSIONS PLAN

The Federal Chamber of Automotive Industries (FCAI) has welcomed a vehicle emissions reduction strategy published by the Queensland government.

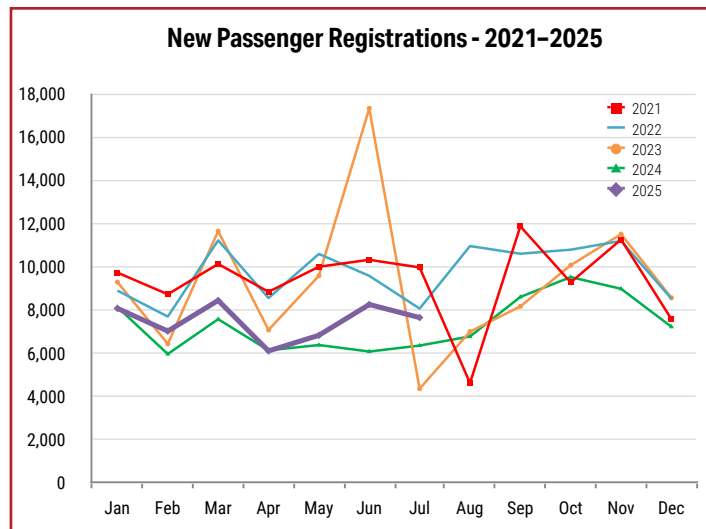
It describes the plan, which covers 2025-30, as a balanced and realistic approach to decarbonising the state's fleet.

Unlike prescriptive targets that mandate specific technologies, it focuses on reducing total emissions while recognising the need for operational flexibility across a decentralised public service.

Tony Weber, the FCAI's chief executive, says the strategy also acknowledges constraints on the switch to electric cars across the Tasman, such as the limited availability of charging infrastructure and model choice in some segments.

He adds: "The Queensland government has recognised the best pathway for emissions reduction is to utilise a range of technologies rather than focusing solely on EVs.

"Since the introduction of the [federal] government's new-vehicle efficiency standard this year, we have more information and evidence regarding the challenges of shifting to a lower-emissions fleet. Right now, consumers remain hesitant to the change even though more than 90 BEVs are available." ☺



MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Full battery electric	552	543	1.7%	7.2%	4,164	8.0%
Plug-in hybrid electric	442	230	92.2%	5.8%	2,545	4.9%
Non plug-in petrol hybrid	3,148	2,034	54.8%	41.2%	19,676	37.7%
Petrol	2,808	3,010	-6.7%	36.8%	21,923	42.0%
Diesel	683	515	32.6%	8.9%	3,906	7.5%
Others (includes non plug-in diesel hybrid, fuel cell)	0	0	0.0%	0.0%	0	0.0%
Total	7,633	6,332	20.5%		52,214	

Extra brands for government

The Ministry of Business, Innovation and Employment (MBIE) has released details on the latest all-of-government (AoG) motor-vehicles contract.

It kicked in on July 1 with initial terms being four years with one right of renewal of four years.

The contract covers passenger, SUV, commercial and specialist models split into 17 sub-classes and one specialist sub-class.

Overall, 12 suppliers offering 16 brands have been selected covering a range of body styles, transmission and fuel options to meet the requirements of government agencies.

MBIE says the third-generation

panel makes it easier for brands to do business with agencies by using standard terms and conditions rather than negotiating a new contract every time.

The successful respondents

have been deemed to have the capability, capacity and experience to meet the needs of agencies.

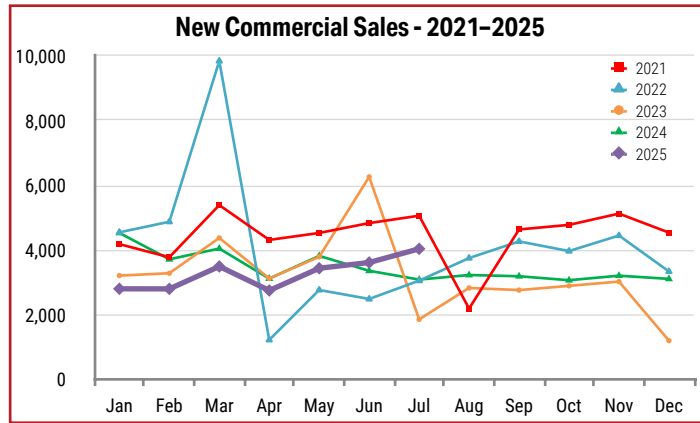
This includes a commitment to transparency to allow for a greater understanding of the government

fleet, showing proactive approaches to delivering increased value for money for agencies and having the capability to service agencies across the country.

New marques on the panel are Chery, Jaecoo, KGM, LDV, Omoda and Ram. These are in addition to BYD, Ford, Hyundai, Kia, Lexus, Mercedes-Benz, Mitsubishi, Nissan, Subaru and Toyota. This expanded list signals a more flexible approach to fleet sourcing, particularly as departments work toward emissions reduction targets.

PARTNER FOR SERIES

LDV New Zealand has backed up its 2024 commitment to Conztruct by returning as the official vehicle



MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	1,160	776	49.5%	28.8%	6,330	27.7%
Ford	928	860	7.9%	23.0%	5,913	25.8%
Nissan	416	155	168.4%	10.3%	1,827	8.0%
Mitsubishi	276	269	2.6%	6.8%	1,944	8.5%
BYD	256	0	25,600.0%	6.3%	1,372	6.0%
Isuzu	156	210	-25.7%	3.9%	884	3.9%
LDV	89	66	34.8%	2.2%	757	3.3%
Fuso	81	64	26.6%	2.0%	323	1.4%
Kia	79	0	7,900.0%	2.0%	79	0.3%
Mercedes-Benz	66	54	22.2%	1.6%	341	1.5%
GWM	54	27	100.0%	1.3%	267	1.2%
Hino	53	62	-14.5%	1.3%	330	1.4%
Fiat	37	42	-11.9%	0.9%	211	0.9%
Renault	35	35	0.0%	0.9%	154	0.7%
Scania	34	51	-33.3%	0.8%	227	1.0%
Hyundai	31	26	19.2%	0.8%	184	0.8%
Chevrolet	30	29	3.4%	0.7%	131	0.6%
Volkswagen	29	91	-68.1%	0.7%	307	1.3%
Iveco	26	24	8.3%	0.6%	156	0.7%
CRRC	23	0	2,300.0%	0.6%	64	0.3%
Others	175	238	-26.5%	4.3%	1,077	4.7%
Total	4,034	3,079	31.0%	100.0%	22,878	100.0%

MAKE	MODEL	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	Hilux	868	588	47.6%	21.5%	4,961	21.7%
Ford	Ranger	838	757	10.7%	20.8%	5,225	22.8%
Nissan	Navara	416	155	168.4%	10.3%	1,827	8.0%
Mitsubishi	Triton	276	269	2.6%	6.8%	1,943	8.5%
BYD	Shark 6	256	0	25,600.0%	6.3%	1,372	6.0%
Toyota	Hiace	242	145	66.9%	6.0%	1,106	4.8%
Ford	Transit	90	103	-12.6%	2.2%	687	3.0%
Isuzu	D-Max	90	142	-36.6%	2.2%	480	2.1%
Kia	Tasman	79	0	7,900.0%	2.0%	79	0.3%
GWM	Cannon	54	27	100.0%	1.3%	267	1.2%
Toyota	Land Cruiser	50	41	22.0%	1.2%	262	1.1%
Mercedes-Benz	Sprinter	43	45	-4.4%	1.1%	257	1.1%
Fiat	Ducato	33	42	-21.4%	0.8%	203	0.9%
Isuzu	F Series	32	31	3.2%	0.8%	165	0.7%
LDV	T60	28	22	27.3%	0.7%	279	1.2%
Renault	Trafic	27	2	1,250.0%	0.7%	100	0.4%
Isuzu	N Series	26	31	-16.1%	0.6%	187	0.8%
LDV	eDeliver 3	25	2	1,150.0%	0.6%	96	0.4%
Hino	300	24	29	-17.2%	0.6%	127	0.6%
Hyundai	Staria Load	23	19	21.1%	0.6%	133	0.6%
Others		514	629	-18.3%	12.7%	3,122	13.6%
Total		4,034	3,079	31.0%	100.0%	22,878	100.0%

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MAGAZINE

◀ partner of this year's event series.

The marque says partnering with the country's largest travelling show for the building and construction industry reinforces its commitment to tradies.

This year, attendees have the chance to win a Deliver 7 van, "a workhorse designed for performance and space". Powered by a two-litre TDI-turbocharged diesel engine, it offers the "power and efficiency Kiwi businesses need for demanding jobs".

LDV has also joined forces with JA Russell, a New Zealand-owned business in the electrical industry since 1951.

Inchcape NZ's general manager, Kym Mellow, says the JA Russell relationship for Conztruct 2025 maximises the brand's reach among trade professionals, electricians, builders and contractors.

"LDV is ready to power businesses with the ultimate work companions," he adds. "We boast New Zealand's largest commercial range catering for the trade, SMEs, large fleets and everything in between."

"Conztruct provides an opportunity for the LDV team to interact with potential customers

from a broad range of businesses that have a need for practical vehicles. We will have vans and utes on display at each event."

The LDV stand will showcase the marque's latest vehicles, and will have interactive opportunities to explore their features and learn how LDV can support businesses in the sector.

There will also be information about exclusive offers, insights on fleet and financing options, and the chance to obtain tokens to win merchandise at JA Russell's stand.

Entry is free to shows being hosted at different locations around the country until November 13.

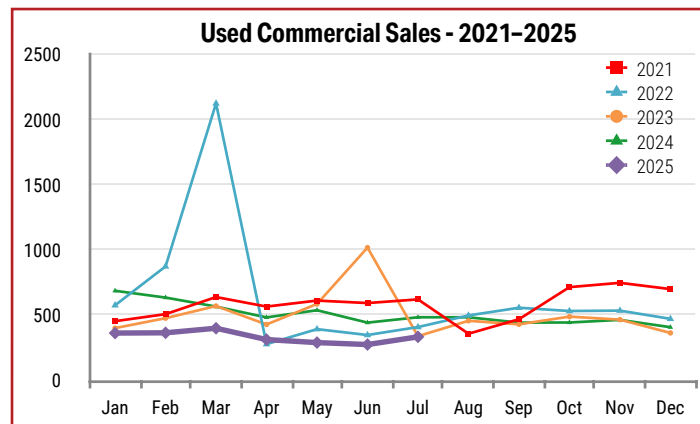
REGISTRATIONS RISE 31%

There were 4,034 new commercials registered last month for a year-on-year increase of 31 per cent from 3,079 in the previous July.

Toyota's Hilux topped the ladder with 868 units for a monthly market share of 21.5 per cent.

Ford's Ranger was second with 838 and Nissan's Navara was third on 416 for 20.8 and 10.3 per cent respectively.

There were 334 used commercials registered during July, down by 31.3 per cent. ☹



MAKE	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	117	250	-53.2%	35.0%	1,011	43.1%
Nissan	74	97	-23.7%	22.2%	451	19.2%
Hino	29	24	20.8%	8.7%	155	6.6%
Ford	27	14	92.9%	8.1%	130	5.5%
Isuzu	21	33	-36.4%	6.3%	151	6.4%
Mitsubishi	15	15	0.0%	4.5%	118	5.0%
LDV	9	2	350.0%	2.7%	19	0.8%
Daihatsu	9	7	28.6%	2.7%	37	1.6%
Suzuki	7	11	-36.4%	2.1%	48	2.0%
Volkswagen	3	4	-25.0%	0.9%	19	0.8%
Mazda	3	4	-25.0%	0.9%	25	1.1%
Holden	3	1	200.0%	0.9%	15	0.6%
Fuso	3	4	-25.0%	0.9%	14	0.6%
UD Trucks	2	0	200.0%	0.6%	12	0.5%
Peugeot	2	0	200.0%	0.6%	7	0.3%
Chevrolet	2	4	-50.0%	0.6%	25	1.1%
Subaru	1	0	100.0%	0.3%	6	0.3%
Studebaker	1	0	100.0%	0.3%	1	0.0%
Mercedes-Benz	1	2	-50.0%	0.3%	19	0.8%
Kenworth	1	0	100.0%	0.3%	2	0.1%
Others	4	14	-71.4%	1.2%	80	3.4%
Total	334	486	-31.3%	100.0%	2,345	100.0%

MAKE	MODEL	JUL '25	JUL '24	+/- %	JUL '25 MKT SHARE	2025 YEAR TO DATE	2025 MKT SHARE
Toyota	Hiace	73	190	-61.6%	21.9%	729	31.1%
Nissan	NV350	24	61	-60.7%	7.2%	172	7.3%
Hino	Dutro	24	15	60.0%	7.2%	117	5.0%
Nissan	Caravan	22	17	29.4%	6.6%	85	3.6%
Nissan	NV200	18	8	125.0%	5.4%	109	4.6%
Ford	Ranger	15	7	114.3%	4.5%	51	2.6%
Toyota	Toyoace	13	7	85.7%	3.9%	64	2.7%
Isuzu	Elf	13	24	-45.8%	3.9%	94	4.0%
Fuso	Canter	13	13	0.0%	3.9%	87	3.7%
Toyota	Dyna	12	14	-14.3%	3.6%	92	3.9%
Toyota	Hilux	11	5	120.0%	3.3%	46	2.0%
Daihatsu	Hijet	9	7	28.6%	2.7%	37	1.6%
LDV	T60	7	1	600.0%	2.1%	12	0.5%
Suzuki	Carry	7	11	-36.4%	2.1%	48	2.0%
Toyota	Regius	6	27	-77.8%	1.8%	55	2.3%
Isuzu	Forward	5	4	25.0%	1.5%	28	1.2%
Ford	Transit	4	1	300.0%	1.2%	32	1.4%
Nissan	Vanette	3	0	300.0%	0.9%	27	1.2%
Nissan	Navara	3	2	50.0%	0.9%	19	0.8%
Nissan	Atlas	3	5	-40.0%	0.9%	23	1.0%
Others		49	67	-26.9%	14.7%	418	17.8%
Total		334	486	-31.3%	100.0%	2,345	100.0%

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Standard creates supply issues

Stock levels up

New car imports in July came in at 10,909. This was up 17.1 per cent from 9,313 in the same month last year and 30 per cent higher than the 8,391 units in June.

Registrations of 7,633 new passenger vehicles were completed last month, which was 20.5 per cent more than the 6,332 achieved in July 2024 but down 7.3 per cent from June's total of 8,231.

The numbers have resulted in the stock of new cars still to be registered increasing by 3,276 to 69,716, the highest level since January this year. Daily sales, as averaged over the previous 12 months, stand at 255 units per day – up from 251 a year ago.

July's results mean stock at-hand has risen to 273 days if sales continue at the current rate. In the same month of 2024, it stood at 307 days.

The number of used imports crossing the border has plunged in the past two years as stock availability declines and compliance costs rise, according to the Imported Motor Vehicle Industry Association (VIA).

It claims "faulty legislation that favours the new-car industry" is behind the trends, and warns this is putting safe and reliable vehicles out of reach for lower-income earners.

Greig Epps, VIA's chief executive, believes the clean car standard (CCS) is contributing to the decrease in imports and increasing retail prices.

He says: "The supply of affordable used vehicles is being squeezed at both ends. New regulations are pushing up the cost of compliance, while overseas markets – particularly Japan – aren't

producing the stock Kiwi families have come to rely on."

VIA data shows used light-vehicle imports have fallen 22 per cent year-on-year and are now 25 per cent down on 2023's volumes, while their average prices are up by about 30 per cent over the same period.

Epps acknowledges the role of global factors such as exchange rates and competition, but notes the CCS is in New Zealand's direct control and is having a disproportionate impact on availability and affordability.

"Japanese domestic production has slowed and EV output is lower than expected," he explains. "That's outside our control, but the CCS is a local policy lever and it's making it harder for dealers to supply vehicles that New Zealanders can afford."

He notes vehicles such as Toyota's

Noah and Vellfire, popular seven-seater people movers, are now effectively unsellable because of penalties they attract under the CCS.

"These were family vehicles accessible to lower and middle-income buyers. Now they're priced out of reach."

VIA has identified three key factors it says are contributing to the pressure of supplying affordable vehicles.

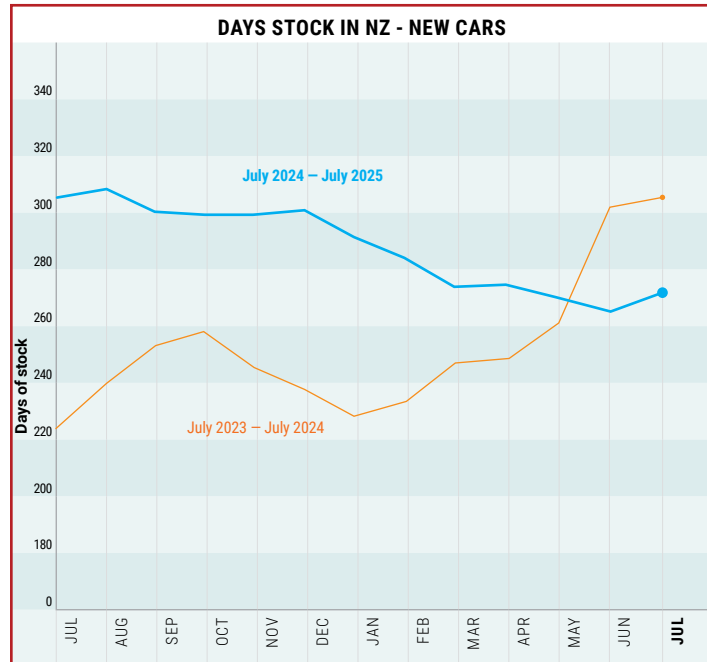
The first is reduced EV availability from Japan. It has had low EV uptake domestically and produced 60,000 EVs last year, down by 30 per cent from 2023. This restricts the pool of low-emissions vehicles that meet CCS thresholds and attract low or no penalties.

Then there are the cost increases from compliance penalties.

According to VIA, the CCS has booked \$395 million in charges

Dealer stock of new cars in New Zealand

	CAR SALES		VARIANCE	STOCK	DAILY SALES - 12-MONTH AVERAGE	DAYS STOCK AT HAND
	IMPORTED	REGISTERED				
Jul '24	9,313	6,332	2,981	77,011	251	307
Aug '24	7,205	6,748	457	77,468	250	310
Sep '24	6,739	8,572	-1,833	75,635	251	301
Oct '24	8,331	9,486	-1,155	74,480	250	298
Nov '24	6,771	8,954	-2,183	72,297	243	298
Dec '24	6,949	7,186	-237	72,060	239	301
Jan '25	5,756	8,053	-2,297	69,763	239	292
Feb '25	5,682	6,994	-1,312	68,451	242	283
Mar '25	6,951	8,413	-1,462	66,989	245	274
Apr '25	6,421	6,083	338	67,327	244	275
May '25	5,760	6,807	-1,047	66,280	246	270
Jun '25	8,391	8,231	160	66,440	252	264
Jul '25	10,909	7,633	3,276	69,716	255	273
Year to date	49,870	52,214				
Change on last month	30.0%	-7.3%		4.9%		
Change on Jul 2024	17.1%	20.5%		-9.5%		
	MORE IMPORTED	MORE SOLD		LESS STOCK		



◀ with more than 70 per cent of used-vehicle import accounts now in deficit.

The low volume of used EVs means a lack of credits to offset the penalties, which range from a few hundred dollars to \$2,000-plus per unit. These costs are being passed onto consumers or absorbed by dealers, compressing margins and reducing stock variety.

Thirdly, there's the fleet's age and market fragmentation. The mean age of the country's light fleet has risen from 14.38 to 15.57 years since 2022, the fastest increase on record.

Lower volumes of younger cars mean families are holding onto older cars, pushing the fleet age up. Smaller dealers, unable to absorb compliance burdens, are exiting the market and leaving only larger, vertically integrated players in operation.

NEW POLICIES NEEDED

Epps says the government's regulatory impact statement

on the clean-car policies underestimated the scale of supply challenges and consumer-price sensitivity.

"The original assumptions included ready access to low-emissions vehicles and predicted minimal cost rises. Neither has come true."

Rather than criticising the current government that inherited the CCS policy, VIA is advocating for a more realistic, long-term plan that supports more hybrid uptake while working within the features of New Zealand's market.

"This isn't about abandoning emissions goals," says Epps. "It's about recognising that you can't regulate supply without working on understanding market demand."

"Family-sized vehicles make up the greatest demand and our transition should find pathways to meet that demand while improving the fleet profile."

He continues that policymakers

should consider adjusting the CCS.

VIA wants officials to remove the "distorting weight-adjustment calculation, ease back on impossible targets and moderate penalties on hybrids to maintain supply incentives without pricing vehicles out of reach".

Other suggestions for the coalition include refocusing consumer education, especially in regional areas where price sensitivity and cash purchases dominate, and tailoring future policy to local realities rather than replicating overseas frameworks such as those in Europe or Japan.

Epps says: "We don't manufacture cars and don't have a market to send old ones. We need policy designed for New Zealand because at the moment we can't bring in vehicles Kiwi families can afford."

"Regulatory ambition must match market reality as import volumes drop, vehicle prices rise and the fleet grows older." ☹️

Imports drop

There were 6,813 used cars imported last month, a drop of 13.3 per cent from June when 7,857 units crossed our borders.

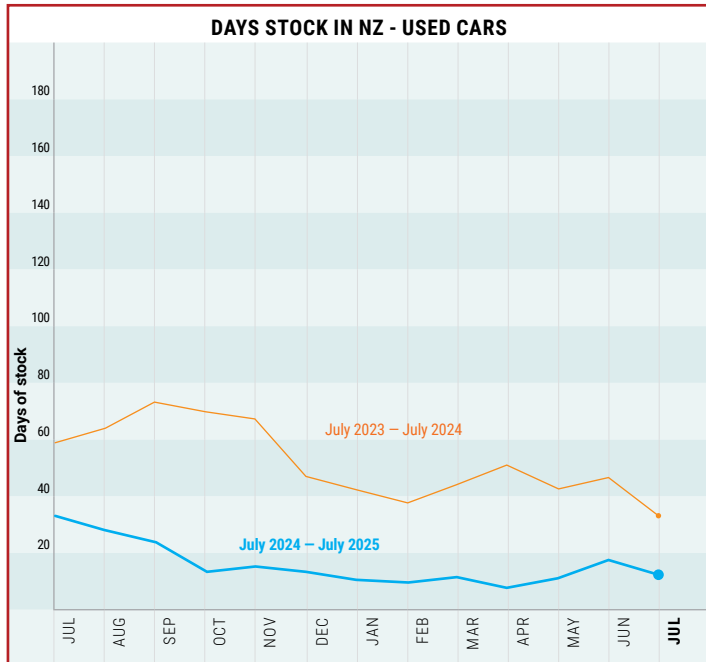
The latest figure was also down by 5.1 per cent from 7,176 in July 2024.

Some 8,063 units were registered in July, a rise of 18.5 per cent from the 6,807 vehicles in June this year. However, the July number was down 10.2 per cent from 8,982 in the same month of 2024.

With 1,250 fewer used cars imported than registered last month – the second-biggest drop this year – unregistered stock on dealers' yards or in compliance shops was 3,038 units.

This was 72.9 per cent lower than the 11,209 units a year ago and down by 29.2 per cent from 4,288 at the end of June.

Average daily registrations for July were 238, compared to 303 a year ago, and there is 13 days' stock remaining.



	CARSALES			STOCK	DAILY SALES -12-MONTH AVERAGE	DAYS STOCK AT HAND
	IMPORTED	REGISTERED	VARIANCE			
Jul '24	7,176	8,982	-1,806	11,209	303	37
Aug '24	6,156	8,173	-2,017	9,192	299	31
Sep '24	5,045	7,194	-2,149	7,043	292	24
Oct '24	4,714	7,316	-2,602	4,441	277	16
Nov '24	7,024	6,913	111	4,552	272	17
Dec '24	6,642	7,130	-488	4,064	267	15
Jan '25	6,667	7,372	-705	3,359	263	13
Feb '25	6,602	6,790	-188	3,171	258	12
Mar '25	7,615	7,271	344	3,515	254	14
Apr '25	4,912	6,440	-1,528	1,987	247	8
May '25	8,517	7,266	1,251	3,238	243	13
Jun '25	7,857	6,807	1,050	4,288	240	18
Jul '25	6,813	8,063	-1,250	3,038	238	13
Year to date	48,983	50,009				
Change on last month	-13.3%	18.5%		-29.2%		
Change on Jul 2024	-5.1%	-10.2%		-72.9%		
	LESS IMPORTED	LESS SOLD		LESS STOCK		

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