

SOUTH AFRICAN SURVIVOR'S GUIDE TO MOTORING IN THE UK

NEXT EXIT: 1 MILE | CAPE TOWN 9850 MILES (approx.)



W B A u t o

The Saffa Driver's Survival Guide to the UK

Everything you need to know about buying, insuring and driving a car in the UK - written for South Africans.

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02	ULEZ & emission zones
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Welcome.

From one South African to another.

Sawubona. Howzit. Welcome to Britain.

If you've recently arrived in the UK from South Africa - or you've been here a few years but still haven't quite figured out the car situation - this guide is for you.

We know the feeling. You arrive in the UK, you need a car, and suddenly you're drowning in acronyms (PCP? HP? ULEZ? MOT?), confused about whether your SA licence is still valid, and getting quoted eye-watering insurance premiums because you have 'no UK credit history'.

None of this is your fault. The UK automotive market has its own rules, its own quirks, and its own traps - and nobody hands you a guide when you land at Heathrow.

Until now.

What this guide covers

- 01 Why no UK credit history is a problem (and how to fix it)
- 02 ULEZ, Clean Air Zones and Congestion Charge - explained simply
- 03 Petrol, diesel, hybrid or electric: which is right for you in the UK?
- 04 UK car finance - PCP, HP, PCH and personal loans explained
- 05 Getting your South African no-claims discount recognised
- 06 Converting your SA driving licence - steps and deadlines
- 07 Your pre-purchase checklist before you sign anything
- 08 What happens next - how WBAuto can help

The WBAuto Team | South Africans. UK residents. Car people.



CHAPTER 01

You have no UK credit history. So how do you get finance for a car?

When you arrive from South Africa, your financial history stays in South Africa. UK lenders only see a blank slate - and they don't like blank slates. This affects both your ability to get car finance and your insurance premium.

Why UK lenders won't use your SA history

South African and UK credit systems are entirely separate. Your Transunion or Experian SA record has no standing in the UK. A lender checking your UK file on day one sees: no accounts, no payment history, no score. To most automated systems, that registers as 'high risk'.

What you actually need to get finance

What lenders look for	Why it matters
6+ months UK bank statements	Shows income, outgoings and financial behaviour
3 months' payslips from UK employer	Demonstrates stable, verifiable UK income
Proof of UK address	Utility bill, council tax or tenancy agreement
Electoral roll registration	Free to do - register the day you arrive
Any UK credit activity	Even a small credit card, used and paid off monthly

How WBAuto helps

- ✓ We identify lenders with specialist new-to-UK criteria who look beyond the credit score
- ✓
- ✓ We advise on building a UK credit footprint before you apply for finance
- ✓ We review your application before submission to avoid rejection marks on your file
- ✓
- ✓ We know which lenders have successfully approved SA arrivals before

Top tip

Register on the electoral roll the day you arrive. It's free, takes five minutes online, and immediately starts building your UK credit presence - even before you open an account.



CHAPTER 02

ULEZ, Clean Air Zones & the Congestion Charge.

Buy the wrong car and you'll pay for it every day.

The UK has a growing network of emission-related driving charges. Buy a non-compliant vehicle and you could face daily charges simply for driving to work or school. This is one of the most common and costly mistakes new arrivals make.

The three charges you need to know

Zone	Daily charge	Who's affected
ULEZ (Greater London)	£12.50 per day	Petrol pre-Euro 4 (before ~2006) or Diesel pre-Euro 6 (before ~2015)
Congestion Charge (Central London)	£18.00 per day	Everyone - except zero-emission vehicles (100% discount)
Clean Air Zones (other cities)	Varies by city	Birmingham, Bath, Bristol, Newcastle + more - check each city

WBAuto compliance check

Before you buy any vehicle, we run it through the official ULEZ and CAZ checkers for your home postcode, workplace and regular routes. We've saved clients from £4,000+ per year in avoidable charges.



CHAPTER 03

Petrol, diesel, hybrid or electric? The choice that will define your running costs for years.

South Africa is petrol-dominant. In the UK, the transition to electric vehicles is well underway and the decision is much more nuanced.

Petrol	Diesel	Hybrid	Electric
City & mixed driving Budget-conscious Short to medium range	Long motorway journeys High mileage (12k+) CHECK ULEZ first	City stop-start No home charger needed Lower running costs	Lowest running costs Always ULEZ-exempt Home charging ideal

Key questions to ask yourself

Question	Guidance
Do I have a driveway or garage?	Yes - EV or PHEV is worth exploring. No - petrol or hybrid is more practical
How far do I drive weekly?	Under 200 miles - EV works well. Over 400 miles regularly - hybrid or petrol
Am I in or near London?	ULEZ compliance is essential. Diesel pre-2015 is an expensive mistake
Manual or automatic?	UK used car market is ~75% manual. Automatic is fine but limits choice
What's my budget?	EV: lowest fuel cost but higher purchase price. Petrol: lower purchase, higher fuel



CHAPTER 04

UK car finance explained. PCP, HP, PCH and personal loans - in plain English.

UK car finance comes with its own vocabulary. Here's what you need to know before you walk into a dealership.

PCP	HP	PCH Lease	Personal Loan
Lowest monthly payments Balloon payment at end Best for: changing every 2-3 yrs	Fixed monthly payments You own it when paid off Best for: keeping long-term	Lowest monthly cost You never own the car Best for: EVs & company cars	Full ownership from day one No mileage limits Best for: used car buyers

Which is right for you?

I want...	Go with...
The lowest monthly payment	PCP - but understand the balloon payment at the end
To own the car outright	HP or personal loan
To change car every 3 years	PCP or Personal Contract Hire (lease)
No UK credit history yet	Some HP lenders are more flexible - WBAuto can direct you
An EV with minimal commitment	Lease (PCH) - no depreciation risk, lower monthly
Self-employed or newly employed	Specialist lenders exist - ask WBAuto before applying anywhere

Important

Always ask the dealer for the full APR, the total amount payable, and any commission they receive. The FCA now requires full disclosure - if a dealer won't tell you, walk away. WBAuto is not a lender. We refer you only to FCA-regulated brokers, with full disclosure.



CHAPTER 05

Getting your SA no-claims discount recognised. This could save you £300-£900 per year.

UK car insurance is calculated using your no-claims discount (NCD) - the number of years you've driven without making a claim. Most UK insurers will not automatically recognise your South African NCD, leaving you quoted as a 'new driver' even after 20 years of accident-free motoring.

Step	What to do
Step 1 - Get your NCD letter	Contact your SA insurer and request a letter on headed paper stating: years of no-claims, any claims made, your full name, policy number and cover dates
Step 2 - Find the right broker	Most UK comparison sites won't surface brokers who accept SA NCD. WBAuto knows which specialist brokers will recognise up to 9 years of SA history
Step 3 - Consider telematics	If NCD won't be recognised, a black-box policy monitors your driving and rewards safe drivers with lower premiums. Especially useful in the first year

CHAPTER 06

Converting your SA driving licence. Steps and deadlines.

Your South African driving licence is valid in the UK for up to 12 months from the date you become resident. South Africa is on the DVLA's designated country list - meaning you can exchange your SA licence for a full UK licence without a theory test or practical test. However, the process now requires an official confirmation letter from the South African RTMC before the DVLA will process your application. Visit wbauto.co.uk for the latest requirements and guidance.

Stage	What to do
1 - RTMC letter	An RTMC confirmation letter from South Africa is required. See wbauto.co.uk for current process and help.
2 - D1 form	Collect the free D1 form from any Post Office.
3 - What to send	D1 form + RTMC letter + original SA licence + passport photo + £43 (cheque/postal order payable to DVLA).
4 - Post to DVLA	Recorded delivery to: DVLA, Swansea, SA99 1BN. Allow several weeks for processing.

Requirements can change - visit wbauto.co.uk guides [sa-driving-licence-uk-exchange](http://wbauto.co.uk/guides/sa-driving-licence-uk-exchange) for the latest guidance.



CHAPTER 07

Your pre-purchase checklist. Do this before you hand over a single penny.

Whether you're buying from a franchised dealer, independent dealer or a private seller, run through this checklist before you commit.

- Run an HPI check - confirms no outstanding finance, write-off status, stolen flag, mileage discrepancy
- Check MOT history at gov.uk/check-mot-history - look for repeated failures or long advisory lists
- Verify the V5C logbook (registration document) is present and matches the seller's name
- Confirm the VIN/chassis number on the car matches the V5C document
- Check service history - stamped book or digital records from a known garage
- Run the car's registration through the ULEZ checker for your area before buying
- Check road tax (VED) is current at gov.uk/vehicle-tax - it no longer transfers with the car
- Get an insurance quote before finalising purchase - don't assume cover is cheap
- If buying privately, always meet at the address shown on the V5C, not a public location
- Test drive on a variety of road types, including a dual carriageway if possible
- For a used car from a dealer: confirm whether VAT is included in the advertised price
- Ask about any remaining manufacturer warranty or extended warranty options
- Consider an independent pre-purchase engineer inspection (£150-£200 well spent)



CHAPTER 08

What happens next. Ready for personalised advice?

You've done your homework. Now let us do ours.

Every South African's situation is different - your location, your budget, your timeline, your credit situation. This guide covers the principles. What we can offer you is the personalised version: expert, impartial, one-to-one advice tailored to exactly where you are.

Call us directly

Pick up the phone and speak to us right now.

Message us - we respond fast.

44 7754 853 855

Book a free session

Book a free 30-minute Discovery Session at a time that suits you. wbauto.co.uk

Not ready to call yet? No problem. Send us a WhatsApp message with your situation and we'll come back to you. There's no obligation at any stage - just clear, honest answers from people who understand exactly where you've come from.

Our packages

Package	Price	What's included
Discovery	FREE	30-minute session, needs assessment, vehicle type recommendation, Q&A, summary email
Starter	£225	Everything in Discovery + personalised shortlist, HPI check, MOT & service review
Standard	£375	Everything in Starter + dealer accompaniment, negotiation support
Premium	£550	Everything in Standard + insurance broker intro, finance broker referral, licence conversion guide

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