

HOW TO

EXTEND THE **LIFESPAN** OF YOUR CAR

This guide will show you how to get the most value out of your car with some handy how to's.



Way of Life!

CONTENTS

01 INTRODUCTION

What factors contribute to the lifetime cost of a car?

03 CHAPTER ONE

How to extend the lifespan of your car:

- Service plan and service intervals
- Warranty and warranty extensions
- Driving behaviour (how to drive to retain value on your car)
- Is your car fit for purpose?
- Insurance (how to get a better rate)

09 CHAPTER TWO

The potential cost of car part replacement

13 CHAPTER THREE

Which factors affect the resale value of your car?

15 CONCLUSION

16 MEET THE AUTHOR

Brendon Carpenter



INTRODUCTION

WHAT FACTORS CONTRIBUTE TO THE **LIFETIME COST** OF OWNING A CAR?



Have you ever wondered what your car really costs to own? There are several factors that affect this real price down the line - and it's important to be aware of these when you're buying a new car, especially if you're planning to keep your car for the next five to ten years!

REMEMBER THAT WHAT YOU SEE ON THE SHOWROOM PRICE TAG IS ONLY THE TIP OF THE ICEBERG WHEN IT COMES TO COST OF OWNERSHIP.

You may get a shock down the road if you weren't fully aware of all the hidden costs that form part of the total cost of owning a car, and knowing how you can extend the lifespan of your car will save you thousands in the long haul.

I've put together this ebook to familiarise you with the many factors that should be considered when buying a new car and, where possible, how to lower these costs. I'll also be discussing some tips on how you can extend the lifespan of your car. These tips can and should be applied to second hand cars as well, even though I've used a new car in my examples.

What factors contribute to the lifetime cost of owning a car?

01 DEPRECIATION

According to [Consumer Reports](#), an independent research organisation, this is the largest annual cost buyers will face. On average, [depreciation accounts for 48% of the total cost](#) of a car, and a model will lose approximately 65% of its resale value in its first five years (some models depreciate in value faster than others).

02 INTEREST

Interest is directly linked to the purchase price of the car, and accounts for [approximately 11% of the cost of ownership](#) in the first five years. This figure is based on an average loan period of 60 months, with a 15% deposit as this is [how most people finance their car](#). This figure also depends on the interest rate at the time of purchase, so this percentage may fluctuate in line with the current interest rate.

03 INSURANCE

Your insurance premiums are [based on several factors](#), such as make and model of your car, the colour of your car, your age, driving history and the location where your car will be stored. These factors could dramatically increase the cost of ownership of an otherwise affordable model. On average, insurance makes up [10% of your car's total cost](#) of ownership.

04 TAX

You'll need to pay various different tax amounts such as CO2 emissions tax, tyre tax, fuel tax, import tax, and VAT. These amounts differ depending on the make and model of your car.

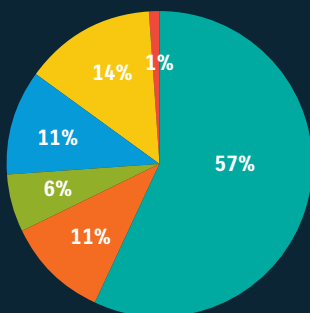
05 FUEL

Your fuel costs can really add up over time. Fuel consumption is the second largest cost of ownership making up [approximately 24%](#) of the total cost of a car over a five year period and up to [40% of your car's running costs](#).

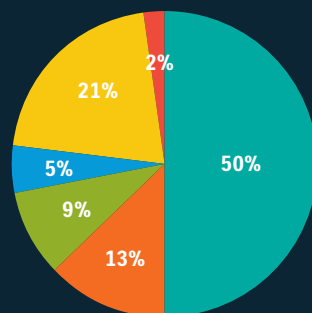
06 MAINTENANCE AND REPAIRS

Consumer Reports' [Annual Car Reliability Survey](#) showed that on average, maintenance and repairs made up approximately 4% of the total cost of ownership in the first five years. This is due to the factory warranty, which absorbs most of the maintenance costs in the first few years.

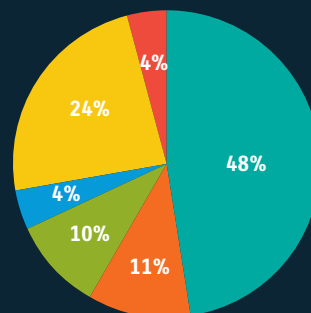
This percentage increases as the car gets older and the factory warranty falls away, at which point an owner will need to fork out for all car maintenance and replacement parts themselves.



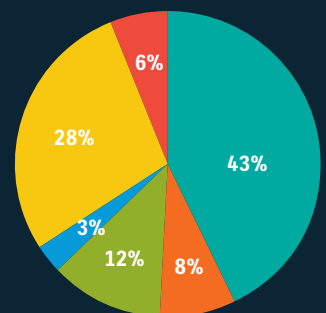
1-year owner cost



3-year owner cost



5-year owner cost



8-year owner cost

CHAPTER ONE

HOW TO **EXTEND THE LIFESPAN** OF YOUR CAR



There are many factors which, together, extend or decrease the lifespan of a car. If you'd like to get the most out of your car whilst lowering the overall cost of ownership, you should keep the following things in mind.

Service plan and service intervals

A service plan covers specific scheduled car services and can include things like replacing brake fluid, coolant, oil and filters. Service plans can be transferred with the ownership of the car if the car is sold prior to the service plan ending. Cars that are still covered by a service plan are more desirable to buyers and will add to your resale value.

Servicing your car regularly has five important benefits namely:



SAFETY

Thousands of accidents each year are the direct result of poorly maintained cars on the road. Regular service checks can keep your family, your car, and other motorists safe from harm.



IT WILL SAVE YOU THE INCONVENIENCE OF A BREAKDOWN

Breaking down on the side of the road is a waste of your time. It also puts you at risk while you're waiting for help to arrive. Regular services ensure that you won't land up stranded in the middle of nowhere.



CAR PERFORMANCE

You can reduce wear and tear, and lengthen your car's lifespan by keeping up with regular maintenance.



LOWER OVERALL COST OF OWNERSHIP

Many of the large-scale and expensive problems with cars can be identified early and prevented with regular servicing.



HIGHER RESALE VALUE

Most buyers want to know a car's service history before making a secondhand purchase. Keeping your car well maintained and your records in order will ensure you receive a better offer when you eventually need to sell your car.

IF YOU OWN A SUZUKI, YOUR FIRST SERVICE SHOULD OCCUR AT 15 000 KM OR ONE YEAR (WHICHEVER COMES FIRST), AND THEN EVERY 15 000 KM OR ONCE A YEAR.

IF YOU DON'T REACH 15 000 KM BY THE TIME ONE YEAR IS UP, YOUR CAR MUST BE SERVICED ANNUALLY. A TEACHER WHO LIVES CLOSE TO THE SCHOOL WHERE THEY WORK MAY NOT EXCEED 15 000 KM IN A YEAR BUT THEY WILL STILL NEED TO SERVICE THEIR CAR ANNUALLY.

Warranty and warranty extensions

It's important to understand that your car's warranty is not a maintenance plan. This is the manufacturer's assurance against mechanical failures. The standard Suzuki warranty is three years or 100 000 kilometers. However until the end of December 2017, every new Suzuki purchased will receive an incredible five year / 200 000 kilometers.

Your warranty does not cover the routine maintenance covered by a service plan. Your extended warranty acts as an insurance policy if anything major goes wrong - so you won't have to fork out an unexpectedly large amount. You'll only really need to consider an extended warranty if you are planning to keep your car beyond the period of its manufacturer's warranty.



AN EXTENDED WARRANTY INCREASES THE PERIOD YOUR CAR'S PARTS ARE COVERED UNDER THE MANUFACTURER'S WARRANTY AND IS USUALLY CHARGED AT AN ADDITIONAL COST.

Driving behaviour: how to drive to retain value on your car

Your behaviour and driving style can have a dramatic effect on the value and performance of your car. If you're mindful of this from day one and follow best driving practices, you can extend the lifespan of your car, avoid unnecessary wear and tear, and ultimately save yourself a considerable amount of money.



+ If possible, **KEEP YOUR CAR PARKED IN A GARAGE.**

This will protect your car from the elements and avoid rust and paint fading over time.

+ **WASH YOUR CAR REGULARLY AND WAX IT A FEW TIMES PER YEAR**

to protect your paint job.

+ **PARK IN THE SHADE** whenever possible. Sun exposure can cause vinyl dashboards to crack.

+ **BE CAREFUL WHAT (OR WHO) YOU PARK NEXT TO.**

If you see a vehicle is parked very badly, avoid parking next to it and putting your car at risk of unnecessary dings and scratches.

+ **DON'T SMOKE IN YOUR CAR.**

Sorry smokers, we know this is a tough one, but smoke can have several damaging effects on the interior of your car as well as your resale value. Apart from the smell (which will cut your potential market by approximately 78% - the non-smoking population), cigarette smoke can dull your interior surfaces and may cause yellow or brown discolouration to light surfaces.

+ **AVOID EATING AND DRINKING IN YOUR CAR.**

That coffee your teenager spilt on the back seat can decrease the value of your car. If you're planning to eat or drink in the car, it's a good idea to invest in seat covers to protect your upholstery.

+ **ADJUST YOUR DRIVING STYLE.**

Avoid aggressive driving, rapid acceleration, sudden stops and abrupt turns. Hard-driving accelerates wear and tear and you'll pay for it both in the short term (on maintenance) and in the long run (your resale value).

+ Where possible **WARM UP YOUR ENGINE BEFORE USE.**

Most wear and tear on engine parts happen within the first few minutes after startup. It is important to let the engine (and most importantly the oil) warm up sufficiently before using higher engine speeds.

Fit for purpose



IT'S IMPORTANT TO
CHOOSE A CAR THAT
SUITS YOUR LIFESTYLE.

If you're driving your Celerio on dirt roads, through potholes and mud on the farm, you'll experience more wear and tear and end up spending a lot of money maintaining

your vehicle. On the other hand, if you're driving in jam packed city streets, you'll find your Celerio is light on fuel and perfect for slotting into those awkward little parallel

parkings in town. On the other hand, a 4X4 would be perfect on the farm, but will end up guzzling fuel if you're only driving it around Sandton, to and from work every day.

Insurance: how to get a better rate

If you're under 25, you might find yourself paying a pretty penny for insurance.

The reason why insurance is so high for drivers under 25 is their lack of driving experience coupled with risky driving behaviour (e.g. driving faster than the speed limit) which is quite common among younger drivers. Experts have found that [drivers are](#)

[more likely to have an accident within their first year](#) of obtaining their driver's license: more likely than at any other time in their lives. There, however, are a few tips and tricks to secure a better insurance premium - like buying a lighter colour car. White cars are the most visible on the road at night and during bad weather, therefore this reduces the risk of an accident occurring.



The Managing Director of [Alexander Forbes Insurance](#), Gary Dombo, provided several ways for **younger drivers** to improve their chances of getting a lower insurance premium. These were:

01 OBTAIN A DEFENSIVE DRIVING CERTIFICATE.

This lowers your chances of being viewed as a risky driver.

02 CHOOSE A CAR WITH LESS POWER (A LOWER KILOWATT MOTOR).

Cars with powerful engines are considered more dangerous, and even more so for drivers under 25.

03 BUILD UP YOUR DRIVING HISTORY.

If you regularly receive your no claims bonus, and have a proven good history as a low risk client, your rates will be reduced.

04 PAY AS YOU DRIVE. Taking out a policy that limits your monthly mileage, means you're less likely to be involved in an accident. This will also reduce your monthly premiums.

05 MAKE SURE YOUR CAR IS ALWAYS SECURE. Park your car in a locked garage.

If you're **over 25** and age isn't a factor, here are some other ways to lower your insurance premium on your car:

01 SHOP AROUND. Get three to five different insurance quotes to make sure you get the best offer possible.

02 BUNDLE YOUR POLICIES rather than having various different policies with different insurers. Having your car insurance, your home insurance and your portable possession insurance all on one policy will likely earn you a discounted premium.

03 Make sure you **INSURE YOUR CAR AT ITS MARKET VALUE.** Insuring your car for more than its worth is an unnecessary extra cost.

04 NEVER DUPLICATE A POLICY - two policies doesn't mean twice the cover, in fact it often leads to a lower payout as you'll only receive half the payout from each insurer.

05 Another way to lower your premium is to **INSTALL A TRACKING DEVICE.** This will also improve your chances of recovering your vehicle if it's ever stolen.

06 FOLLOW SAFE DRIVING BEST PRACTICES. Some insurers reward good driving in the form of a no claims bonus.

CHAPTER TWO



THE POTENTIAL COST OF CAR PART REPLACEMENT

One thing people forget to check before buying a car is what the potential cost of car parts would be over the course of ownership.

The Kinsey Report is an annual survey which compares replacement parts pricing and frequency for various popular vehicles. The figures below are based on the findings of the 2016 [Kinsey Report](#), although we have added the Celerio figures, as it won [Budget Car of the Year at the Cars.co.za Consumer awards 2017](#) as well as CAR magazine's Budget Car of the Year in their Best Buys category.

The car parts basket, referred to in the table, is the overall cost of parts replacement reflected as a percentage of the initial cost to purchase. This demonstrates how much it would cost you if you were to replace all the parts in your car during the course of ownership. So, for example, if your car initially cost you R125 000 and the parts basket was shown at 50%, that means that over the course of ownership, you would actually have paid R187 500 towards the vehicle (50% more than the initial purchase price).

City and entry level cars

BRAND		DATSUN	SUZUKI	SUZUKI	HYUNDAI	RENAULT	VW
MODEL		GO 1.2 LUX HATCH	CELERIO 1.0i GA MT HATCH	SWIFT 1.2 GL HATCH	i10 1.1 MOTION HATCH	SANDERO 0.9 TURBO DYNAMIC	POLO VIVO 1.4 HATCH
RETAIL SELLING PRICE <small>*ALL PRICES INCLUDE VAT</small>	R	119 900.00	133 900.00	163 500.00	149 900.00	162 900.00	173 100.00
PARTS BASKET AS % OF SELLING PRICE		36.02%	24.79%	46.08%	51.23%	51,43%	32,91%
AIR FILTER	R	121.85	237.03	230.96	306.33	206.40	192.66
OIL FILTER	R	69.89	75.35	85.9	97.17	164.42	157.32
POLLEN FILTER	R	162.64	770.73	192.15	344.53	253.43	296.40
SPARK PLUG EACH	R	47.19	57.07	65.06	176.61	210.35	61.56
GLOW PLUG EACH	R	N/A	N/A	N/A	N/A	N/A	N/A
R/H WIPER BLADE	R	212.31	196.70	675.99	129.4	459,83	185.82
L/H WIPER BLADE	R	129.29	142.87	538.54	51.46	341,19	166.44
FRONT BRAKE PADS	R	567.14	946.36	1 346.10	1 127.04	1 260,70	815.10
REAR BRAKE PADS/SHOES	R	723.26	918.98	1 142.64	987.61	1 829,83	1 504.80
SUB TOTAL : A	R	2 033.57	3 345.09	4 277.34	3 220.15	4 726.15	3 380.10
CAM BELT / TIMING CHAIN	R	784.51	868.32	893.36	999	907.00	894.90
FRONT BRAKE DISC	R	571.47	1 128.47	1 155.44	1 500.40	2 109.72	812.11
REAR BRAKE DRUM / DISC	R	771.85	1 600.45	1 469.83	1 904.40	2 503,50	1 236.90
FRONT SHOCKABSORBER / STRUT	R	1 260.03	1 637.73	1 935.36	1 312.44	1 600.95	912.00
REAR SHOCKABSORBER / STRUT	R	354.99	1 862.53	1 092.86	1 500.75	1 563,40	1 459.20
CLUTCH PLATE	R	713.33	2 016.95	1 627.18	1 209.71	2 630.54	866.40
PRESSURE PLATE	R	1 020.88	1 590.63	1 657.50	1 107.11	KIT	746.70
FLYWHEEL	R	1 399.04	2 704.27	2 782.28	2 088.00	4 464.33	2 861.40
FAN BELT	R	365.64	311.65	366.27	1 398.38	403.29	758.10
SUB TOTAL : B	R	7 241.74	13 721.00	12 980.08	13 020.19	16 182.73	10 547.71
BONNET	R	2 434.69	4 294.34	4 161.42	3 587.10	3 458.49	2 382.60
FRONT BUMPER SKIN	R	1 717.59	2 362.74	2 304.50	1 555.75	6 160.31	2 194.50
GRILLE	R	864.52	942.56	584.01	573.71	1 401.04	542.64
L/H FRONT FENDER	R	1 323.39	2 839.79	1 138.26	1 481.56	1 315.72	929.10
WHEEL RIM	R	657.07	3 415.73	2 603.68	7 145.82	651.02	2 000.70
L/H HEADLIGHT ASSEMBLY	R	1 548.31	2 839.79	2 629.36	3 521.49	2 872.25	2 536.50
FRONT WINDSCREEN	R	1 691.66	4 920.25	4 937.08	3 082.25	4 282.01	1 459.20
AIRCON CONDENSOR	R	3 037.41	4 903.94	4 235.69	5 893.79	3 843.40	5 283.90
RADIATOR	R	1 254.87	3 563.37	6 260.85	3 351.77	2 352.87	1 504.80
R/H FRONT DOOR	R	2 593.23	5 836.48	4,793.16	4 768.68	5 226.55	5 249.70
R/H REAR DOOR	R	2 454.24	6 202.07	6 013.79	5 362.86	5 226.55	2 525.10
R/H FRONT WINDOW GLASS	R	543.62	1 076.06	880.09	1 537.68	1 176.90	598.50
REAR BUMPER SKIN	R	1 410.04	2 290.93	3 188.40	2 018.60	3 369.48	2 274.30
L/H REAR FENDER	R	7 340.26	4 365.05	6 023.93	6 399.25	5 984.65	6 907.69
BOOT LID / TAILGATE	R	3 622.30	5 958.54	4 214.90	5 469.33	6 882.92	3 699.30
L/H TAIL LIGHT ASSEMBLY	R	800.17	1 585.36	1 426.29	1 562.13	1 619.95	1 413.60
REAR WINDSCREEN	R	624.56	2 318.38	2 684.16	3 245.41	2 957.63	1 539.00
SUB TOTAL : C	R	33 917.93	59 715.38	58 080.47	60 557.18	58 781.74	43 041.13
TOTAL : A + B + C	R	43 193.24	76 781.47	75 337.89	76 797.52	79 690.62	56 968.94

How often are your car parts replaced?

Some parts are replaced more frequently than others, here's a list of the average replacement cycle for each part.

+ OIL AND OIL FILTER

Every three to six months, or every 5 000 to 8 000 kilometers.

+ WINDSHIELD WIPER BLADES

Every year or two.

+ AIR FILTER

Every three to four years, or 50 000 to 80,000 kilometers. This can be much less if your car is often driven on dusty gravel roads.

+ BRAKE PADS

Every three to five years, or 50 000 to 100,000 kilometers. This figure can vary greatly depending on the type of vehicle (larger, heavier vehicles wear out their brake pads quicker than light vehicles), the type of brake linings (semi-metallic and ceramic linings usually last much longer than organic linings), road conditions (stop-and-go city driving dramatically increases wear and tear), and your driving style.

+ HEADLIGHTS AND/OR TAILLIGHT BULBS

Five to seven years, depending on how much nighttime driving you do. Driving on rough roads can also shorten the life of conventional bulbs with filaments (this won't affect Xenon or LED bulbs).

+ TYRES

Every four to seven years, depending on your annual mileage, the road condition, and the wear rating on the tyres (a higher wear rating number means the tyre should last longer). Your driving style (e.g hard cornering and aggressive driving) and wheel misalignment can increase tyre wear dramatically.

+ SPARK PLUGS

Platinum and iridium plugs should normally last 150 000 kilometers, or about 10 years if you drive 15 000 kilometers per year. Spark plugs may be replaced sooner if short-trip driving caused them to foul, or your engine is burning oil because of worn rings or valve guide seals.

+ BELTS

The serpentine belt should last 120 000 kilometers or six to eight years, and the timing belt (if your car has one) should last 150 000 kilometres or eight to ten years.

+ BRAKE CALIPERS, WHEEL CYLINDERS AND MASTER CYLINDER

These parts last 150 000 kilometers or so, but eventually succumb to internal corrosion and deterioration of the rubber seals. They'll need to be replaced if you're experiencing leaking or sticking and are commonly replaced at your second brake job.



+ ALTERNATOR

May need replacing anytime from five years onward. Alternators are a frequently misdiagnosed and replaced part. Charging problems can often result from poor electrical connections (battery cables or alternator wiring harness) and an alternator should always be tested before it's replaced.

+ FUEL PUMP

May need replacing anytime from five years onward. The fuel pump can be damaged by rust or dirt inside the fuel tank. Driving with a very low fuel level inside the tank may starve the pump of lubrication, causing it to fail. Fuel pumps are also a frequently misdiagnosed and replaced part. Fuel delivery problems are often caused by clogged fuel filters, bad fuel pressure regulators, or wiring and electrical problems.

+ FUSES

Fuses are frequently replaced because of electrical problems. Fuses protect against current overloads, so if a fuse fails the circuit or component that the fuse protects may short or overload. Never substitute a fuse with a higher amp rating as this may increase the risk of a fire!

+ WATER PUMP

May need replacing anytime from five years onward.

+ ENGINE SENSORS

Most sensors should last upwards of 150 000 kilometers, but can fail much sooner. A bad sensor will usually turn on the check engine light.

+ MUFFLER

Depending on environmental exposure (moisture and salt), your muffler should last ten years or 150 000 kilometers.

+ SHOCKS AND STRUTS

Many shocks and struts become noticeably soft after 100 000 kilometers or so. Replacing these parts can restore a "like-new" ride and handling. Shocks and struts can be replaced at any time to upgrade your car's performance handling.

+ CLUTCH

This is dependent on your driving style, but with average driving should last up to 120 000 kilometers. Poor driving habits (like riding the clutch) can drastically shorten the life of this part.

+ AUTOMATIC TRANSMISSION

May need maintenance anytime from 100 000 kilometers onward. Aggressive driving or anything that causes the transmission to run hotter than normal can lead to transmission failure.



CHAPTER THREE

WHICH FACTORS AFFECT THE **RESALE** **VALUE** OF YOUR CAR?



When you're looking to purchase a new car it's helpful to keep the future trade-in or resale value in mind.

There are several factors that have an effect on the resale value of your car. You can run through this list if you're getting ready to sell (or buy) your car to ensure that you'll receive the highest resale value possible.

Factors that have an effect on the resale value of your car

- + The make of your car (e.g. Suzuki)
- + The model of your car (e.g. Swift)
- + Your engine type (e.g. GL 1.2)
- + The year your model was produced (e.g. 2017)
- + Any accessories or upgrades made to your car (e.g adding anti-smash and grab tint to your windows, installing central locking or adding electric windows)
- + Mileage
- + Having a comprehensive service history
- + Any recondition costs (mechanical, electrical or physical defects)
- + Any major accidents
- + Cleanliness (it's a good idea to give your car a deep clean before selling, try to get rid of any stains or the smell of stale smoke as this will impact your car's resale value)
- + The colour of your car (white cars have the highest resale value and lowest insurance premiums due to their visibility on the road)
- + The popularity of your model (e.g. sometimes manufacturers make style changes to newer models, which puts the older models in higher demand)

According to [Auto Advice](#), an online advice centre for buying and selling cars, the top ten brands in terms of resale value in South Africa are as follows:

- | | |
|------------------|------------|
| 1. Toyota | 6. SUZUKI |
| 2. VW | 7. Ford |
| 3. Audi | 8. Hyundai |
| 4. Mercedes Benz | 9. Honda |
| 5. BMW | 10. Kia |

You can read the full list of brands and their resale values on the [Auto Advice website](#).

CONCLUSION



Our experts at Suzuki aim to keep South African motorists informed because we know how stressful buying or selling a car can be. We'd like to help make the process as easy as possible, giving you all the insider tips you'll need to help you find your dream wheels.

Make the most out of your car by choosing a model that suits your lifestyle. A car that's fit for purpose will not only save you money in the long run, but you'll also have more fun driving it.

As you can see, it's important to keep the lifetime cost of owning a vehicle in mind when you purchase. It's equally important to extend the lifespan of your vehicle in every way possible in order to ensure you benefit from the highest potential resale value.

MEET THE AUTHOR



Brendon joined the car industry in 2010 and is currently Suzuki's Sales Trainer and Developer. He finds the excitement of launching new models exhilarating. Brendon enjoys learning about the creation of new models - from concept to production, marketing and sales - and watching them in action with customers. In short, he's fascinated by "the entire vehicle lifecycle", as he puts it, giving him insight into the importance of maintaining the resale value of your car.

He's passionate about everything to do with cars, bikes and 4x4s and, unsurprisingly, the Jimny is his favourite model because it will "still be SUPER cool in 30 year's time and show the 'bigger, tougher, more expensive' 4x4's how it's done." He's an off-road fanatic and loves adventuring in the outdoors - hunting for geocaches, going scuba diving and taking his motorbike out.