



Under embargo until 18 June 2026

## Drivers can avoid costly penalties with new in-app car admin tool from Lloyds

- One in four car owners have faced fines or had their vehicle impounded after missing a driving deadline
- Lloyds becomes first UK bank to help customers manage car admin in their banking app
- More than two in five drivers say managing car admin is a burden

One in five UK drivers have forgotten essential car admin dates such as their MOT, tax or insurance, new research from Lloyds shows, leaving many at risk of fines, disruption and higher costs.

The research comes as Lloyds becomes the first bank to introduce a new app feature, Manage Your Car, which helps motorists stay on top of deadlines and costs.

The bank's new Manage Your Car service is designed to make it easy for drivers to manage car admin and avoid missing deadlines, all from their banking app. It brings together reminders for MOTs, servicing and insurance alongside tools to view vehicle details and explore finance options. The feature uses prompts and reminders to help motorists act on time, reducing the risk of missed deadlines and unexpected costs.

Car owners reported facing serious consequences after missing key deadlines, with more than quarter (26%) experiencing disruption or having to pay penalties as a result. Almost one in 10 (8%) were fined and 13% who were unable to legally drive their vehicle. The new in-app feature is designed to help tackle this by bringing reminders and key information into one place, helping drivers stay on top of deadlines.

Managing car admin is a burden for over two in five drivers, with 42% of motorists saying they find it difficult, rising to 59% among 25 to 34-year-olds. Manage Your Car is designed to ease this pressure by bringing key tasks, reminders, and information into the banking app.

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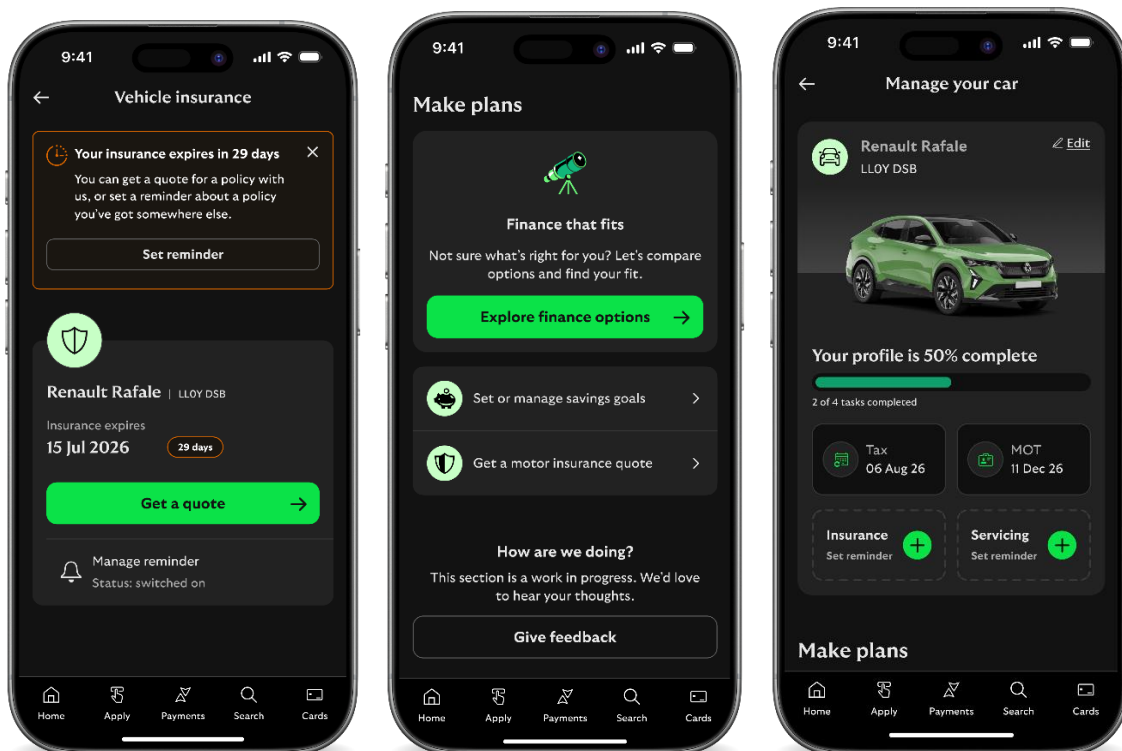
Alongside the risk of missing deadlines, drivers are also dealing with fragmented and time-consuming processes. More than half use three or more apps or providers to manage the different aspects of running their car, while nearly one in five spend more than a full working week each year on vehicle admin.

The research shows that one in five (21%) drivers have forgotten essential car admin such as their MOT, tax or insurance, while one in eight (13%) have missed an MOT altogether. Among those who have missed these tasks, more than one in 10 (11%) went on to face higher costs or fees as a result.

### How does the new app feature work?

Lloyds customers can simply enter their car registration in the app to unlock a range of tools designed to help manage their vehicle. These features are available to all Lloyds customers, regardless of who provides their car finance. Including:

- In-app reminders for MOT, servicing, tax and insurance
- Vehicle information pulled from DVLA data
- Tools to help with car finance and refinancing options



Customers will be able to see when their next MOT and Tax renewal is due as well as all the information from their last MOT.

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Nick Williams, Managing Director of Transport at Lloyds, said: “Juggling multiple apps, deadlines and rising costs means things can slip through the cracks for people trying to stay on top of their car admin.

“Our new app feature is designed to make this simpler. By bringing helpful information, reminders and financial tools together in one place, we aim to help customers stay organised, avoid unnecessary costs and feel more in control.”

-Ends-

### Notes to editors

The survey was carried out by YouGov on behalf of Lloyds. Total sample size was 2073 adults. Fieldwork was undertaken between 21st - 22nd May 2026. The survey was carried out online. The figures have been weighted and are representative of all UK adults (aged 18+).

### About Lloyds Banking Group

With 28 million customers, of which over 23 million are digitally active, we're proud to be the UK's biggest digital bank. Our services span retail and commercial banking, insurance and long-term savings, delivered through trusted brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows. Our purpose is Helping Britain Prosper. For more than 320 years, we've served households and businesses across the UK. Today, we're transforming how we do that. We've invested more than £4bn in our digital transformation, and we're just getting started. That means building smarter, more resilient tech, expanding our use of AI, and creating seamless experiences for a digital-first Britain.

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