

Example Trades Ltd (fictional)

Fuel-card statement review, 1 Jul 2026 to 30 Sep 2026

8 vehicles · 113 fills · 5,549 litres · \$15,731 charged · prepared 27 Oct 2026 · FSR-20261027-EXAM

EXAMPLE REPORT: FICTIONAL FLEET

\$585

estimated savings ideas
per year (4 ideas)

28

transactions worth
checking (4 high priority)

\$208

avoidable fees and missed
discounts per year (est.)

1.3%

account fees as a share of
fuel spend

Example report. The business, vehicles, drivers, sites and card terms in this report are fictional. It shows what a real Fuel Spend Review looks like. Card data comes from the Fuel Card Index section of Fleet Fuel Index and pump-price benchmarks from MBIE.

Statement period: 1 Jul 2026 to 30 Sep 2026 (92 days)

Vehicles: 8 | **Fuel fills:** 113 | **Litres:** 5,549 | **Total charged:** \$15,731

Prepared: 27 Oct 2026 by Fleet Fuel Index (Fuel Spend Review team)

Report ID: FSR-20261027-EXAM

Summary

We found **4 savings ideas worth an estimated \$585 a year**, and **28 transactions worth checking** (4 high priority). Yearly figures scale your 92-day statement up to 12 months, so treat them as estimates.

Savings idea	Estimated per year	Confidence
Fill at the lowest-cost network nearby (on your data: Waitomo)	\$231	Medium
Stop avoidable account fees (paper statements, late payments)	\$173	High
Use 91 where the vehicle is rated for 91	\$146	High
Claim the card discount you are missing	\$35.60	Medium
Total of the ideas above	\$585	

One-off money to ask for: up to \$174 back if the possible duplicate charge is confirmed; \$8.97 in missed discounts you can ask your provider to credit.

Also worth a look: 5 non-fuel shop purchases (\$162, about \$641 a year at this rate). Not counted as savings, because some may be allowed under your policy.

Card to get a quote for: Z Business Plus. On published terms it would leave you about \$657 a year better off on the 36% of your litres bought at its networks (estimate, see section 5). This partly overlaps with the ideas above.

Figures are as charged on your statement, including GST. If you are GST-registered, your real cost is about 15% lower (divide by 1.15).

Top actions

1. Check the 4 high-priority transactions in section 4 with the drivers or your card provider. Ask the provider to reverse any confirmed duplicate charge.
2. Ask your card provider why BP Huntly site 2 didn't apply your discount, and ask for the missed amount to be credited.
3. Switch to emailed statements and pay by direct debit to stop paper statement and late fees.
4. Tell drivers which nearby sites cost least after discounts (on your data, Waitomo), where it doesn't mean a detour.
5. Remind drivers of 91-rated vehicles to use 91 unless the owner's manual says otherwise.

1. Card fees and surcharges

You paid **\$198 in account fees** and **\$54.52 in site surcharges** over the period. Fees were 1.3% of fuel spend, or about \$8.21 per vehicle per month.

Fee type	Lines	Period total	Per year (est.)
Card fees	3	\$94.80	\$376
Transaction fees	3	\$45.20	\$179
Late payment fees and interest	1	\$30.00	\$119
Card replacement fees	1	\$15.00	\$59.51
Paper statement fees	3	\$13.50	\$53.56
Site surcharges (on 29 fills)	29	\$54.52	\$216

Surcharges by network: NPD \$24.12, Gull \$16.40, Waitomo \$14.00. A surcharge isn't automatically bad: section 3 compares what you paid per litre after discounts and surcharges.

Avoidable: paper statement fees (\$53.56 a year); late payment fees and interest (\$119 a year). Most card providers offer emailed statements and direct debit. Check your provider's options.

2. Discounts you may have missed

On your statement, the card discount normally applied at: **BP** (typically 6.0c/L), **Mobil** (typically 6.0c/L), **Z** (typically 6.0c/L). No regular discount showed at: Caltex, Gull, NPD, Waitomo.

3 fills at those networks got no discount, worth about **\$8.97** over the period (\$35.60 a year, est.).

Site	Fills with no discount	All fills at site	Value missed
BP Huntly site 2	3	3	\$8.97

If every fill at a site missed out, the site may not take part in your card's discount scheme, or it may be set up wrongly. Ask your card provider, and point drivers to a participating site nearby in the meantime.

3. Where you fill, and what it costs

Average price paid per litre by network, after card discounts and including surcharges, compared with your fleet's average for the same fuel in the same week (so a network isn't penalised for being used in an expensive week):

Network	Fills	Litres	Share of litres	vs fleet weekly average
Z	40	1,937	35%	+0.2c/L
BP	26	1,379	25%	+0.9c/L
Mobil	17	836	15%	-1.2c/L
NPD	13	581	10%	+0.8c/L
Gull	8	428	8%	-0.4c/L
Waitomo	8	349	6%	-2.4c/L
Caltex	1	39	1%	too few fills

On your own data the lowest-cost network was **Waitomo**. If every fill had been at the lowest-cost network seen in the same town, you would have paid about **\$116 less** over the period (\$461 a year). Not every fill can move, so the summary counts half of this.

Networks seen in each town on your statement: Hamilton: BP, Gull, Mobil, NPD, Waitomo, Z; Cambridge: Mobil, NPD, Z; Huntly: BP, Gull; Te Awamutu: BP, Caltex, Waitomo.

Biggest gaps by vehicle (per year, est.): UTE-02 \$91.27, UTE-01 \$79.51, UTE-03 \$61.75.

Compared with MBIE's national average price paid for the same week (a national figure, so regional prices will differ): Diesel +4.1c/L; 91 +3.5c/L; 95 +4.6c/L. Diesel figures exclude Road User Charges.

4. Transactions worth checking

These are **questions to ask, not proof of wrongdoing**. Most have an innocent explanation (a jerry can for a mower, a hire vehicle, a weekend call-out). Found: 4 high, 13 medium and 11 low priority. High and medium items total \$2,354.

Priority	Date	Time	Vehicle	Driver	Where	Fuel	Litres	Amount	Why it's flagged
High	2026-07-28	13:20	UTE-03	D03	BP Te Awamutu site 1	95	41.6	\$133	95 bought on the card of a diesel vehicle (misfuel, or fuel for another vehicle)
High	2026-08-12	07:46	UTE-02	D02	Z Hamilton site 1	Diesel	64.3	\$174	Possible duplicate: same vehicle, same site, 4 min after a 64.3 L fill (row 54); Odometer 100316 is not higher than the previous fill (100316)
High	2026-08-20	11:15	VAN-05	D05	BP Hamilton site 1	Diesel	112.4	\$304	112.4 L is more than the 70 L tank (possible jerry cans or another vehicle); 112 L after only 650 km (17 L/100 km vs usual 9.2)
High	2026-09-15	12:05	UTE-03	D03	Caltex Te Awamutu site 1	95	38.9	\$130	95 bought on the card of a diesel vehicle (misfuel, or fuel for another vehicle)
Medium	2026-07-11	10:12	VAN-06	D06	Mobil Cambridge site 1	Diesel	55.4	\$135	55 L after only 65 km (85 L/100 km vs usual 9.5); Saturday fill (vehicle usually works Mon-Fri)
Medium	2026-07-16	23:41	UTE-01	D01	Gull Hamilton site 2	Diesel	52.7	\$129	Fill at 23:41, outside usual hours (05:30-19:30)

Priority	Date	Time	Vehicle	Driver	Where	Fuel	Litres	Amount	Why it's flagged
Medium	2026-07-25	15:31	VAN-06	D06	NPD Cambridge site 1	Diesel	49.9	\$131	50 L after only 73 km (68 L/100 km vs usual 9.5); Saturday fill (vehicle usually works Mon-Fri)
Medium	2026-08-08	09:47	VAN-06	D06	Mobil Cambridge site 1	Diesel	57.6	\$156	58 L after only 77 km (75 L/100 km vs usual 9.5); Saturday fill (vehicle usually works Mon-Fri)
Medium	2026-08-08	09:49	VAN-06	D06	Mobil Cambridge site 1	Shop	-	\$42.90	Non-fuel purchase on fuel card: Shop: car wash and cleaning products
Medium	2026-08-23	16:20	VAN-06	D06	Mobil Hamilton site 3	Diesel	52.3	\$143	52 L after only 45 km (116 L/100 km vs usual 9.5); Sunday fill (vehicle usually works Mon-Fri)
Medium	2026-08-23	16:22	VAN-06	D06	Mobil Hamilton site 3	Shop	-	\$26.50	Non-fuel purchase on fuel card: Shop: food and drink
Medium	2026-08-27	02:14	UTE-01	D01	Gull Huntly site 1	Diesel	61.2	\$165	Fill at 02:14, outside usual hours (05:30-19:30)
Medium	2026-08-27	08:12	UTE-01	D01	Z Hamilton site 1	Diesel	59.4	\$162	2 fills on one day totalling 121 L (80 L tank)
Medium	2026-09-03	16:50	UTE-02	D02	Z Hamilton site 1	Diesel	49.8	\$137	2 fills on one day totalling 108 L (80 L tank); 50 L after only 80 km (62 L/100 km vs usual 10.6)
Medium	2026-09-06	11:03	VAN-06	D06	Mobil Cambridge site 1	Diesel	58.8	\$162	59 L after only 78 km (75 L/100 km vs usual 9.5); Sunday fill (vehicle usually works Mon-Fri)
Medium	2026-09-06	11:05	VAN-06	D06	Mobil Cambridge site 1	Shop	-	\$64.00	Non-fuel purchase on fuel card: Shop: LPG bottle swap
Medium	2026-09-19	10:40	VAN-06	D06	NPD Cambridge site 1	Diesel	51.2	\$159	51 L after only 68 km (75 L/100 km vs usual 9.5); Saturday fill (vehicle usually works Mon-Fri)

Plus 11 low-priority items (premium petrol in a 91 vehicle: 7, public holiday fill: 2, non-fuel purchase: 2). The full list is in the attached transactions-to-check.csv.

Fuel economy from odometer readings (assumes each fill brings the tank back to full):

Vehicle	Km in period	Overall L/100 km	Typical fill-to-fill L/100 km
CAR-07	6,458	6.4	6.4
CAR-08	3,769	5.4	5.4
UTE-01	7,410	10.6	10.6
UTE-02	7,652	12.0	10.6
UTE-03	5,873	10.0	10.3
VAN-04	4,944	10.0	10.2
VAN-05	5,639	10.0	9.2
VAN-06	8,873	12.4	9.5

A vehicle whose overall figure is well above its typical fill-to-fill figure is buying fuel that the odometer doesn't explain.

5. Cards that may fit better

On this statement your current card's discounts were worth \$962 a year, against \$609 in recurring fees and \$216 in surcharges (estimates, late fees excluded). That is a net benefit of about **0.6c per litre** across all your fuel.

Below, each New Zealand card listed in the Fuel Card Index section of Fleet Fuel Index is costed for 8 cards and about 37 fills a month, using only what its issuer publishes. Only discounts stated as a minimum are counted ("up to" discounts are shown but not counted), and only on litres you already buy at that card's networks. **Net per litre** is counted discount minus fees, spread over those litres, so it compares directly with your current card's figure above.

Card	Fees per year (est.)	Your litres at its networks	Published discount	Counted discount per year (est.)	Net per litre at its networks
Kora Fuel Card	\$24.00	21%	At least 10 cents per litre, every day, at Mobil and Waitomo	\$470	+9.5c worth a quote
Z Business Plus	\$0.00	36%	Minimum 9c per litre off at the pump	\$705	+9.0c worth a quote
bp plus (New Zealand)	\$283	25%	Minimum 9 cents per litre off pump price on all fuels at bp sites	\$492	+3.8c worth a quote
Waitomo Fuel Card	\$0.00	6%	Not published	not counted	+0.0c (fees only)
RD Petroleum Fuel Card	\$0.00	25%	Not published	not counted	+0.0c (fees only)
CardSmart Fuel Card	\$191	100%	Up to 12c off petrol and 15c off diesel per litre (preferred stations)	not counted	-0.9c (fees only)
Gull Fleetcard	\$469	100%	Discounts at participating sites (amount not stated)	not counted	-2.1c (fees only)

Your current card, for comparison: +0.6c per litre across 100% of your litres. We mark a card "worth a quote" when it covers at least 15% of your litres and beats your current card by more than 2c per litre on them.

Not costed, because fees or discounts aren't published: [Mobilcard \(New Zealand\)](#).

Notes on the data:

- Kora Fuel Card: Two separate cards (Kora Mobilcard and Kora Waitomo card).
- Z Business Plus: Fees taken as \$0 from Z's statement 'No account, card or transaction fees'.
- bp plus (New Zealand): Card fee comes from a bp schedule dated Aug 2022.
- Waitomo Fuel Card: Waitomo's fuel-card web page returned 404 and the site was down on 22 Oct 2026 (Fuel Card Index health check). Re-check before recommending.
- Gull Fleetcard: Fees come from an application form that may be dated; fees are excl. GST. Gull plus CardSmart accepting sites (issuer form). Coverage taken as the CardSmart brand list; check before relying on it.
- Mobilcard (New Zealand): Mobil plus 'selected non-Mobil accepting sites' (not listed by Mobil). Counted as Mobil only.

Before switching: check that the card is accepted where your drivers actually fill (a card with low fees but no sites on their routes saves nothing), that the discount applies to your fuel grades, and the credit terms. Fleet Fuel Index doesn't earn commission from NZ or AU fuel-card issuers.

6. Action list

1. Check the 4 high-priority transactions in section 4 with the drivers or your card provider. Ask the provider to reverse any confirmed duplicate charge.
2. Ask your card provider why BP Huntly site 2 didn't apply your discount, and ask for the missed amount to be credited.
3. Switch to emailed statements and pay by direct debit to stop paper statement and late fees.
4. Tell drivers which nearby sites cost least after discounts (on your data, Waitomo), where it doesn't mean a detour.
5. Remind drivers of 91-rated vehicles to use 91 unless the owner's manual says otherwise.
6. Ask your provider to limit cards to fuel (and oil) if shop purchases aren't allowed under your policy.
7. Get a quote for Z Business Plus, which looks better on published terms for the fuel you buy at its networks. Check acceptance on your routes before switching.
8. Set the card's purchase controls (fuel type per vehicle, time-of-day limits, litre caps) where your provider offers them.
9. Record odometer readings at each fill, so next quarter's check can test fuel economy for every vehicle.

How this report was made

- Source: the statement file you uploaded (113 fuel lines, 11 fee lines, 5 non-fuel lines). We didn't change or add any transactions.
- Yearly figures multiply the period by 365 divided by the days covered. Seasonal work and price changes will move them.
- Network comparison: each fill's net price per litre is compared with the fleet's average for the same fuel grade and ISO week; networks need 3 or more fills to be compared.
- Transaction checks use your vehicle list (tank size, fuel type, usual days and hours). Without one, we assume Mon-Fri and 05:00-21:00, and skip tank and fuel-type checks.
- Card data: Fleet Fuel Index (fleetfuelindex.com, Fuel Card Index section), taken from issuers' own pages, checked 19-20 Oct 2026. Fees can change; check the issuer before you apply.
- National price benchmark: MBIE Weekly Fuel Price Monitoring, adjusted retail price (via Figure.NZ).
- Analyzer version 1.1 (27 Oct 2026). Reviewed by: sample, generated automatically.

Important

This report is general information to help you review your fuel spending. It is not financial, legal, tax or investment advice, and it does not accuse anyone of wrongdoing. Savings are estimates based on the data you gave us and published prices, and are not guaranteed. Check any finding before acting on it, especially before raising it with a staff member.

Your files and this report's working data will be deleted from our systems by **26 Nov 2026** (30 days after delivery) unless you ask us to delete them sooner.