Motability’s October 2026 EV prices: why I’ve extended my lease

By Luiz Faye | 16 October 2026

Some electric-car Advance Payments have risen by thousands of pounds. What the latest prices mean, what Motability says is behind them, and why I’ve given myself another nine months to choose.



Luxury travel reviewed against the standard it sets itself.

On 16 October, I extended my current Motability lease by nine months.

The process was straightforward. I logged into my Motability account, submitted the extension request and received confirmation immediately.

Before the October prices were published, I had spoken with CUPRA and been warned that an increase was coming. Having now looked through the latest electric-car prices, I can see why taking a little more time feels worthwhile.

In July, I examined what Motability costs, what it covers and where its value lies. Insurance, maintenance and adaptations can make the complete arrangement difficult to recreate privately. The harder question was whether a suitable car remained affordable once its Advance Payment was included.

The October list makes that question more pressing.

What the October Motability EV prices show

Our review covered 146 electric-car and passenger-MPV versions available through Motability on 16 October, across 44 model groups.

For 92 versions, we could establish a dated July-to-September price for comparison. Of those, **69 had increased, 22 were unchanged and one had decreased**.

The count treats different batteries, trims and equipment packages separately. It covers versions still available when we checked, with a dated previous price we could verify.

An Advance Payment is an upfront contribution towards the lease, additional to the mobility allowance paid into the Scheme. It is not a refundable deposit.

Some of the biggest EV price increases

These examples compare the July-to-September Advance Payment with the October-to-December figure for the specified version.

Volkswagen ID.4 Pure Match 58kWh

July-September: £1,299. October-December: £5,499. **Increase: £4,200.**

Volkswagen ID.5 Pure Match 58kWh

July-September: £3,499. October-December: £6,999. **Increase: £3,500.**

Geely EX5 Max 60kWh

July-September: £4,749. October-December: £7,949. **Increase: £3,200.**

smart #1 Premium 66kWh

July-September: £3,495. October-December: £6,449. **Increase: £2,954.**

Peugeot E-2008 GT 54kWh

July-September: £2,399. October-December: £4,599. **Increase: £2,200.**

Peugeot E-Rifter Allure 52kWh, standard length

July-September: £2,199. October-December: £4,399. **Increase: £2,200.**

Selected examples from the largest verified increases, showing one version per model. Current prices were checked on 16 October 2026. Figures use the standard PIP/DLA Advance Payment, rather than the separate War Pensioners' Mobility Supplement rate.

For someone who had been considering the ID.4 Pure Match at £1,299, the same version now requires another £4,200 upfront. That can change a decision before the test drive has even happened.

There is also a direct comparison with my July article. The Škoda Enyaq 85 SE L, then £999, is now £1,999. Its Advance Payment has doubled.

My CUPRA Born: £499 then, £5,495 now

The CUPRA Born V1 58kWh has moved from £4,995 last quarter to £5,495 now, an increase of £500.

For me, the longer comparison is more striking. In December 2023, I paid an Advance Payment of £499 for my own CUPRA Born V1 58kWh. The current V1 58kWh listing is £5,495. That is £4,996 more upfront, or just over eleven times what I paid less than three years ago.

It puts the decision about my next car in a rather different light.

The one price reduction we verified

The one reduction in our dated comparisons was the **Ford Puma Gen-E Premium 47kWh with the Advanced Driver Assistance Pack**, down £250 from £4,745 to £4,495. That finding applies to this specification; other Puma versions have their own prices.

What does Motability say is behind the fluctuations?

Motability acknowledges the change in its 1 October price-list announcement:

> “Advance Payments have gone up on some vehicles this quarter.”

It points to recent government tax changes, supply-chain issues and wider increases in the cost of building and maintaining vehicles.

Its separate pricing explanation, published on 29 September, describes a calculation based on the full lease. Factors include the vehicle’s purchase price, expected resale value, availability, insurance, servicing, repairs, breakdown cover and Scheme operating costs. Motability also agrees availability and prices with manufacturers.

That helps explain why an Advance Payment can move differently from a car’s advertised retail price. A change in the expected value of the returned vehicle can affect the cost of providing the lease.

The explanation gives useful context. It does not provide a breakdown showing why the ID.4 example has risen by £4,200, or how much of any individual increase comes from each factor.

For a customer trying to plan a renewal, that is the detail still missing.

Motability also says its price freeze protects an order already placed: if the Advance Payment rises before collection, the customer will not pay more. The October figures matter when choosing and ordering the next car.

Which genuinely new electric models have joined?

Among the October additions we verified, the **Geely EX2** is the genuinely new electric model, available with an Advance Payment of **£1,999 in Max trim or £2,999 in Ultra trim**. The current listings show both versions, and the quarter’s additions identify its October arrival.

Other changes expand or update existing ranges. The BYD Atto 3 EVO updates the Atto 3, the Volkswagen ID.3 Neo is an updated ID.3, and the Dacia Spring addition is another version of an existing car. Counting each as an entirely new model would overstate the change in choice.

A new name on the list is welcome. Its usefulness still depends on the person considering it. For me, that means checking the transfer, hand-control installation and the space for my wheelchair alongside a family of four. A price and a photograph cannot settle those questions.

Why I chose the nine-month extension

Motability's official extension guidance says some renewing car customers may be offered nine or 15 months. Eligibility and the available period are communicated individually, and existing lease terms continue during the extension.

This is a temporary option for selected customers approaching renewal. It is not available to everyone, and someone already in an extension cannot extend again under this offer. Motability links the arrangement to an unusual concentration of leases ending after earlier industry disruption.

My offer was nine months. Requesting it through my account and receiving immediate confirmation made the practical side refreshingly simple.

For me, the value is having more time to assess the next car properly while continuing with a vehicle I already know.

That matters when changing a car also means assessing adaptations, transfer height, cabin clearance and wheelchair storage. A cheaper alternative only helps if it accommodates the life it needs to carry.

Support from Disabled Motoring UK

If you're working through these choices, Disabled Motoring UK is a useful place to turn. It supports disabled drivers, passengers and Blue Badge holders, with information on Motability, vehicle adaptations, parking and other practical motoring questions.

Its public information service offers basic guidance and signposting. **Online membership is free** and includes regular email updates and limited access to the members' area. Full membership, which includes additional benefits and casework support, is currently £30 a year.

You can contact the team on 01508 489449 or at info@disabledmotoring.org. Having somewhere to take the practical questions can make the next decision feel more manageable.

What I'll be weighing up next

In September, I looked at electric and plug-in hybrid cars beyond Motability. That research remains relevant. A larger Advance Payment makes the complete cost of a private arrangement worth examining again, including insurance, maintenance, adaptations and the terms of any finance agreement.

Motability's package still has value. Its suitability for me will depend on the exact car, the complete cost and whether I can use it comfortably and safely.

The next scheduled price list arrives on **1 January 2027**. There is no promise that waiting will bring lower prices.

What the extension gives me is time to make a considered choice. With an adapted car, that is valuable in itself.

Prices, availability and guidance were checked on 16 October 2026. Advance Payments shown use the standard PIP/DLA rate. Individual vehicle, adaptation and lease-extension suitability should be checked before a decision is made.

Sources and how we compared prices

Our snapshot covered 146 battery-electric car and passenger-MPV derivatives across 44 model groups. The headline comparison uses 92 derivatives with dated July-to-September evidence: 69 increases, 22 unchanged and one decrease. A further 21 comparisons relying on older prices carried forward were excluded from that count; 26 current derivatives had no verified Q3 match and seven were recorded as new Q4 derivatives. The review does not comprehensively capture vehicles withdrawn since Q3. Different batteries, trims and equipment packs are counted separately; separately priced converted WAVs and plug-in hybrids are excluded.

Current prices were checked against Motability's vehicle catalogue. Earlier figures come from dated manufacturer guides, listings and derivative price histories. Ford's guides use model-year wording; the Puma comparison matches the Premium 47kWh version with the Advanced Driver Assistance Pack. Luiz's £499 CUPRA Advance Payment is his own December 2023 account, compared separately with the current V1 58kWh listing. Vehicle specifications and lease terms can differ across those years. Live source pages and manufacturer PDFs may later be updated.

- Motability's current vehicle catalogue
- Motability: how and why prices are set every three months
- Motability: October to December 2026 price-list announcement
- Motability: temporary lease-extension guidance
- Volkswagen Q3 manufacturer price guide, used for the ID.4 and ID.5 comparison
- Ford Q3 manufacturer price guide
- Ford current manufacturer price guide
- MotaClarity: Geely EX5 Max derivative and price history
- MotaClarity: smart #1 Premium derivative and price history
- MotaClarity: Peugeot E-2008 GT derivative and price history
- MotaClarity: Peugeot E-Rifter Allure derivative and price history
- MotaClarity: Škoda Enyaq 85 SE L derivative and price history
- MotaClarity: CUPRA Born V1 58kWh derivative and price history
- MotaClarity: Geely EX2 listings
- Which Mobility Car: October 2026 additions and changes
- Disabled Motoring UK: free online and full membership
- Disabled Motoring UK: information service
- Disabled Motoring UK: casework support

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