

MOTORS

CAZOO

Annual Transparency Report 2025

Building Marketplaces
You Can Trust.



Introduction

Welcome to MOTORS' and Cazoo's second Annual Transparency Report. In this report, I want to openly share our approach to Trust & Safety and highlight the measurable progress we made throughout 2025 as we continued to build safer, more reliable marketplaces.

Trust is the foundation of our industry, and over the past year my team and I have taken significant steps to strengthen it. We have reinforced our defences against fraud, improved account security, removed poor-service dealers, and enhanced the overall experience for both consumers and our dealer partners. These efforts have delivered clear, tangible results, and I'm proud to share them with you here.



Debbie Parkinson
Senior Operations and Trust Manager



2025 at a Glance: Key Trust & Safety Outcomes

	2024	2025	Change
 Fraudulent dealers onboarded reduced by 70% From 43 in 2024 to just 13 in 2025.	43	13	-30 -70%
 Poor-service dealer removals down 67% Dealer takedowns driven by consumer complaints fell from 99 to 33.	99	33	-66 -67%
 Account Takeovers reduced by 29% Total ATOs decreased from 73 to 52 through targeted security investments.	73	52	-21 -29%
 Victims of fraudulent listings and Account Takeovers reduced by 58% Reported victims fell from 12 to 5, reflecting faster detection and response.	12	5	-7 -58%
 Consumer support cases reduced by 33% From 2,601 to 1,752 following improved self-service and faster resolutions.	2,601	1,752	-849 -33%
 Significant Trustpilot improvement on MOTORS Score increased from 1.9 to 3.9 a 105% improvement year-on-year.	1.9	3.9	+2 +105%
 Strong consumer trust maintained on Cazoo Trustpilot score remained high at 4.3 in 2025.	4.3	4.3	0 No change

★ Trustpilot



MOTORS



CAZOO

In 2025, we worked to ensure compliance with the UK Online Safety Act, reflecting our continued commitment to responsible platform governance, user protection, and high standards of online safety.

These results demonstrate the effectiveness of our Trust & Safety strategy and our commitment to transparency, accountability, and continuous improvement.

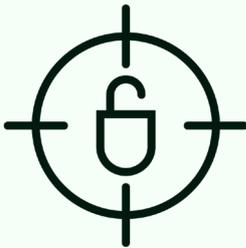
To our dealer, partners and users, thank you for placing your trust in MOTORS and Cazoo. We remain committed to evolving our platforms, responding to emerging threats, and listening to feedback as we continue to build marketplaces you can trust.

Our Trust and Safety Strategy



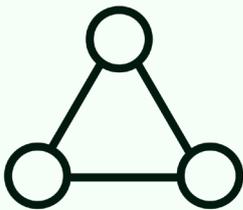
Strengthening Account Security

We're committed to protecting dealer accounts through advanced security features, quick response protocols, and ongoing support to safeguard our community against unauthorised access.



Fraud Detection and Management

By leveraging advanced tools and proactive monitoring, we aim to keep our platform free from fraudulent sellers and poor-service sellers, fostering a marketplace users can trust.



Collaboration with Authorities

We work hand-in-hand with regulatory bodies and law enforcement, prioritising privacy and compliance, to ensure user safety and uphold the highest standards of platform integrity.



Enhancing Consumer Experience

Our dedicated support teams are focused on delivering fast, reliable, and specialised assistance, empowering dealers and users with quick resolutions and self-service resources to navigate our platform confidently.



Strengthening Account Security

We have built upon the successes of 2024 with targeted initiatives that strengthened our platform defences:

- ✓ **Account Takeover Reduction:** Through sustained investment in security, we achieved a 29% reduction in total Account Takeovers (ATOs) compared to 2024.
- ✓ **Out of Hours Support:** Our investment remains a critical safeguard. The team proactively monitors alerts, rapidly disabling compromised accounts and removing fraudulent listings.
- ✓ **Account Protection:** To further minimise ATOs, we have disabled the upload ability for feed dealers (those who send stock from another website) as an additional protective layer.

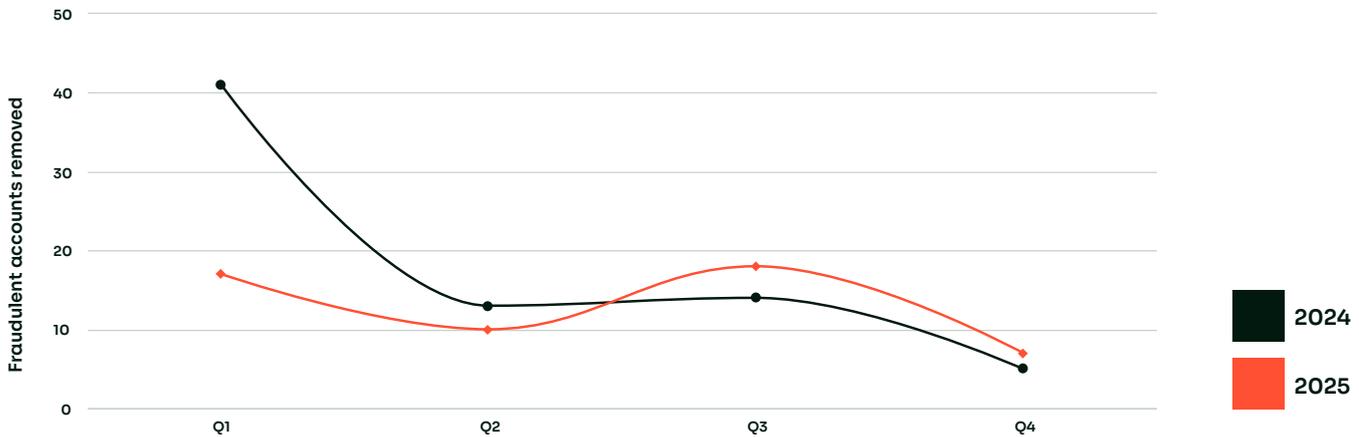


Chart shows number of Account Takeovers (ATOs) in 2024 to 2025.

Looking Ahead: 2026 Priorities

Whilst we have reduced ATO's on our dealer upload tool, we also focused on a new trend whereby cybercriminals are gaining access to dealer email accounts using extremely sophisticated phishing journeys and forwarding on legitimate lead emails.

Our 2026 priorities to address this threat include:

- **One-Time Passcode (OTP):** A project is underway to implement this solution in 2026, establishing a robust form of two-factor authentication for dealer upload tools.
- **Phishing Prevention:** We are improving our email templates to enhance consistency and prominently display phishing warnings to better educate dealers on identifying fraudulent attempts.
- **Dealer Education:** Continuing to deliver helpful guidance to Account Managers and Dealers, with a specific focus on phishing awareness and response.

Collaboration with Authorities

We cooperate with regulatory bodies, law enforcement, and other relevant authorities to protect our community from fraudulent activity and uphold platform integrity.

2025 Highlights and Impact

- ✔ **Supporting Investigations:** In 2025, we continued to build strong relationships, collaborating with the Police and Trading Standards to provide information supporting 24 investigations.
- ✔ **Fraudulent Dealer Reduction:** Thanks to the enhancement of our onboarding checks, the number of fraudulent accounts onboarded saw a massive reduction from 43 in 2024 to just 13 in 2025. This represents a 70% reduction year-over-year.
- ✔ **Victim Reduction:** Our quick responses and active monitoring meant that the 13 fraudulent accounts onboarded in 2025 impacted only 5 reported victims, a substantial decrease from 12 victims in 2024.
- ✔ **Regulatory Commitment:** We have worked to ensure compliance with the Online Safety Act, following an extensive process, undertaking risk assessments, developing new internal policies, and enhancing our content moderation capabilities.

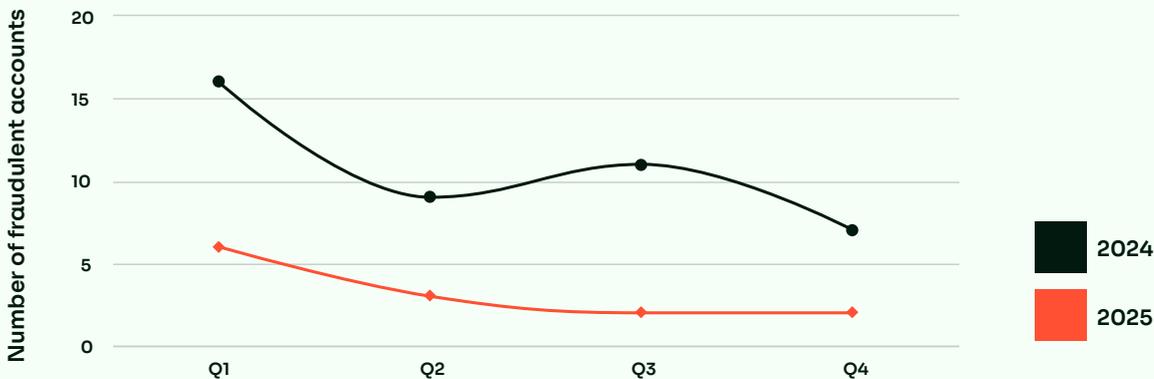


Chart shows number of fraudulent accounts removed from 2024 to 2025

Looking Ahead: 2026 Priorities

In 2026, we will focus on enhancing our foundational security and collaboration measures:

- **Enhanced Due Diligence:** We are upgrading our Know Your Customer (KYC) system. This will support the team with their onboarding checks by introducing further automation and utilising a wider fraud network, significantly strengthening our vetting processes.
- **Industry Collaboration:** We will continue to collaborate closely with the Vehicle Safe Trading Advisory Group (VSTAG) and other industry partners to create unified strategies for tackling fraud across the sector.

Fraud Detection and Management

We work hard to prevent fraudulent and poor-service dealers from disrupting our marketplace. Through advanced fraud detection, regular dealer audits, and quick response times, we maintain high standards and protect our community from deceptive practices.

2025 Achievements and Impact

- ✓ **Improved vetting:** Enhanced checks have been implemented. This effectiveness is proven by the 70% reduction in fraudulent accounts onboarded, falling from 43 in 2024 to just 13 in 2025.
- ✓ **Reduced Poor-Service Dealers:** The advanced checks resulted in only 33 dealer removals due to consumer complaints in 2025, a significant decrease of 67% from the 99 dealers removed in 2024.
- ✓ **Enhanced Content Moderation:** We have improved our content moderation capabilities by integrating a new platform. This platform is built to support marketplace businesses globally and provide help to our team in identifying poor quality listings, potential ATOs, and fraudulent listings.
- ✓ **Trust & Safety Investment:** We have recruited additional resources, strengthening our capacity to support the improvements made.
- ✓ **Brand Protection System:** We have now implemented a system which pro-actively identifies and takes down cloned websites and phishing domains faster than previous methods.

Looking Ahead: 2026 Priorities

In 2026, we aim to further enhance our vetting measures to decrease the number of fraudulent dealers onboarded by implementing additional verification steps and leveraging data from previous fraudulent listings. To support these efforts, we aim to invest in **advanced content moderation software** to identify and address suspicious listings more efficiently.

Additionally, we plan to **expand our Trust & Safety team with further resource** dedicated to process improvement, providing our teams with advanced training on fraud pattern detection and strengthening our overall fraud management capabilities.

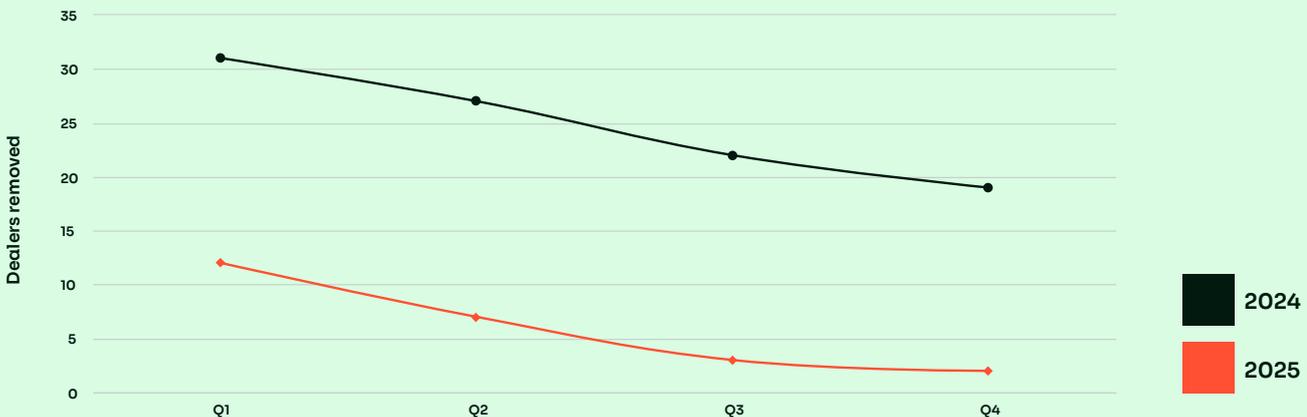
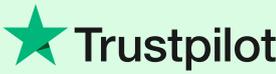


Chart shows breakdown of Dealers removed based on Consumer complaints from 2024 and 2025.

Enhancing Consumer Experience

- ✔ **TrustScore Improvement:** Our Trustpilot score has increased significantly, rising from 1.9 in 2024 to 3.9 on MOTORS in 2025. This improvement is a testament to the decisive action taken against fraudulent and poor-service dealers, combined with enhanced support, proactive on feedback received and quicker response times.
- ✔ **Reduced Consumer Queries:** We optimised our 'Contact Us' page on motors.co.uk to include comprehensive FAQs and self-service resources. This successfully reduced the number of consumer queries received by 62%, empowering users to find the information they need immediately.
- ✔ **The All-New Cazoo:** We successfully launched the all-new Cazoo website in April 2025 after acquiring the brand in 2024. This strategic move expanded our platform offering and we added additional resources to our team to support Cazoo legacy customers by directing them to relevant resources and partners.



Our Trustscore on MOTORS has increased to 3.9 stars.



MOTORS

Our Trustscore on Cazoo is excellent with 4.3 stars.



CAZOO

- ✔ **Improved Response Speed:** We increased resources within our consumer support team to enhance the speed and efficiency of responses. As a result, the majority of queries are now answered the same day.
- ✔ **High App Store Ratings:** Following the introduction of the Cazoo mobile app, we have maintained excellent ratings in the app stores, with an average rating of 4.7 for Android and 4.8 for the Apple Store.

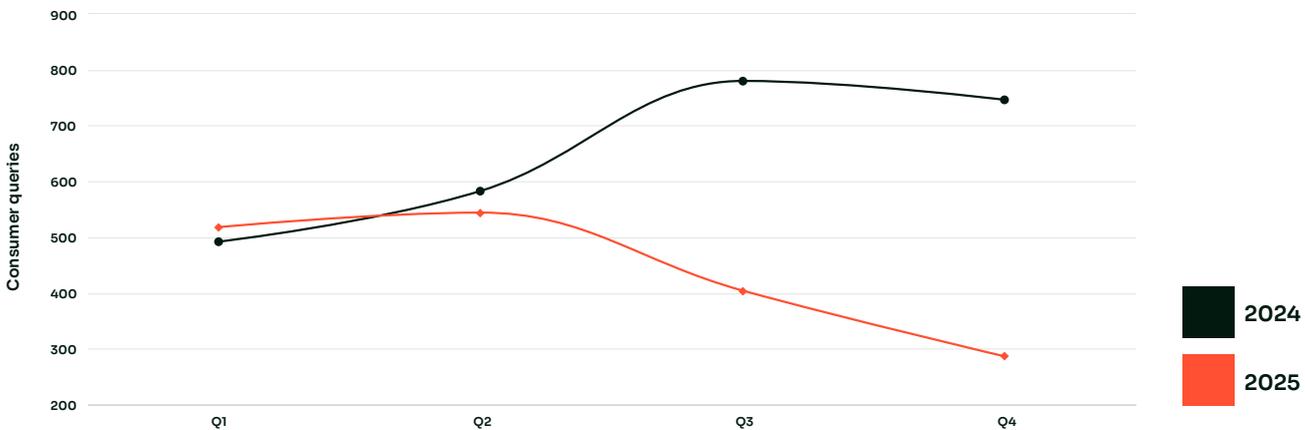


Chart shows reduction of consumer queries in 2025 following our updated consumer support page.

Looking Ahead: 2026 Priorities

In 2026, we plan to further enhance the consumer experience by leveraging technology to streamline support and reduce resolution times:

- **Implementing AI Chatbot:** We will explore an AI-powered chatbot solution to provide instant support for common queries and guide users to the correct self-service resources 24/7, significantly improving initial response speed.
- **Dealer Reviews on Cazoo:** We will aim to add a new feature allowing consumers to submit dealer reviews via the Cazoo site to provide better transparency on the dealers we work with and offer instant insight into other users' experiences.

At MOTORS and Cazoo, trust and transparency are key values of our business. This report highlights our progress, priorities, and commitment to creating a safer, more reliable platform for our users.

Thank you for being part of our journey.
For questions or feedback, please contact us at trustandsafety@motors.co.uk

